

Reporter

Volume 20 No. 8

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

Sept/Oct 2001

President's Message

Kurt Weiss



On August 20th, we inaugurated our new state of the art fitness center. Short of some minor glitches which are being addressed and remedied, the end result is not only eye pleasing but professionally sound. Our thanks to Mark Levy and WPRF for not only having lived up to promises but having exceeded our expectations.

Someone came up with the assertion that "Mark Levy and/or WPRF did not really pay for the Fitness Center and that the money really came out of UCO's or WPRF's budget. When I still lived in Israel, we had a name for this. "Nargileh News" (*nargileh* is a pipe for smoking hashish, quite prevalent in the Middle East) What was the individual smoking when he came up with this unadulterated baloney?

The Fitness Center was part of the Millennium Contract signed by all 309 Associations with WPRF. Not one plug nickel comes out of our or WPRF's budget to build this facility. It was completely financed by the owners of this Village's facilities — from their own resources. I really cannot see rhyme or reason in spreading these falsehoods which have no foundation in fact whatsoever.

May I draw your attention to Marilyn Nissensohn's lead article in this issue, which gives you "all the news that's fit to print" pertaining to the Fitness Center?

The irrigation project is progressing according to plans and schedules. We expect FPL to commence their installation of new wiring some time after October 15. This will result in replacing the 100 W bulbs and the addition of 43 new poles and fixtures in Phase II.

We added the areas around the East and West entrances to the irrigation project and contemplate bringing before the Delegate Assembly a proposal to install irrigation along Lincoln Street. Once this is done, there will be a full irrigation network in place for the entire Village. Of course we shall have to follow up with work on the swales and with planting sod, trees and flowers all along the perimeter road.

Pat Blunck, our Property Manager, is in charge of these projects, overseeing them on a day to day basis and I wish to express my appreciation for his excellent work and dedication.

Continued on page 8

We wish to express our sincere condolences for the innocent victims of the terrorist attacks and our prayers go out for their families and all Americans

Cable News

By Kurt Weiss

Now that we know that the installation of fibre-optic cable will commence in October 2001, let us compare our cost per month with that of other Adelphia customers.

A recent article in the *Palm Beach Post* indicated that ex-Comcast customers who were taken over by Adelphia were subjected to a hefty increase in their monthly basic rates, which amounts to between \$38.95 and \$40.95 before taxes. No wonder they are up in arms and looking for alternatives once their current contract expires. Our current monthly rate is \$10.50 and will go up in April 2002 to \$11.03 (All rates quoted are before taxes. To simplify book-keeping we shall effect the increase as of January 2002.)

In April 2003, the rate will be \$11.58 per month. In April 2004, it will be \$12.05 per month and the rate will be frozen until April 2006, when it will go to \$12.65, far from the \$38.95 other Adelphia customers in Palm Beach County have to pay for their basic service. Once the fibre-optic material is installed, we shall have 20 additional channels. We shall, however, lose Channels 7 (Fox), 19 (Fox News), 37 (Good Life TV) and 58 (TCM).

New Fitness Center

By Marilyn Nissensohn

The festive opening of our brand new Fitness Center signaled the completion of the final item agreed to in the Millennium Contract.

It is indeed "State of the Art"! It is equipped with the newest exercise equipment which should help our residents maintain or build healthy bodies. Not all the equipment is for everyone. We should be cautious and not try to do things for which we simply are not physically prepared.

WPRF signed a contract with the JCC under which JCC supplies three trained personnel for a total of 60 hours per week. It is recommended, I would say, advisable, to meet with one of the instructors for the free one hour orientation. Sign up for it and they will call you to schedule an appointment. They will point out which machines you should use, will demonstrate how to gradually increase the exercises they suggest you do, and prepare a plan to follow.

In many cases, especially if you decide to hire one of the instructors as your personal trainer, you will be asked to submit a form signed by your physician, indicating that you are indeed capable of performing

the routine suggested. This is for your benefit and safety.

I wish to point out that, of course, all the exercises you will be involved in are undertaken at your own risk.

Let me say a few words about the resistance pool that is of the utmost importance to those among us who had or have cardiovascular problems. This pool is not for everybody. The pressure, to be beneficial, must be set at a certain level which may be too strong for people who are very frail and they should not attempt to use this pool. We were also told that hand rails, especially at the entrance to the pool but possibly all around, should be installed and this is being looked into.

Our residents are always creative and resourceful. But sometimes these imaginative innovations can put themselves and others at risk. I am referring to the use of flotation devices in the resistance pool. This is dangerous and therefore is not allowed.

A member of the Programs and Services Committee, Harriet Lipofsky, who is responsible for the Fitness Center, told me that residents are entering the

Continued on page 13

See Bus Schedule on Back Page

Delegate Meeting

Fri., Oct. 5, 9:30 am
in Auditorium
All Welcome!!

Bar Codes
Will Be Issued
on Oct. 12

Anshei Shalom
Synagogue
9 to 11 a.m.



The new buses in Century Village are up and running. They have a capacity of 25 seats plus eight to ten standees.

Photo by Ken Davis

Gate Passes for October, November and December will be sold starting September 21st at the UCO Office, Monday thru Thursday, 9am to 1pm, Friday 1pm to 5pm.

Security

David Bernstein



Summer is almost over and pretty soon our winter neighbors will be back. Aren't they in for a surprise! The new entrances, the new Clubhouse at Hastings, the work on the irrigation system, and soon, the work on the lights on the perimeter road. Progress, your name is inconvenience and holes in the road

As people return, so too comes an influx of workers. painters, carpenters, electricians, etc. As we do each year, I caution you all. Use a licensed company, know who the workers are, and, lastly, stay in the apartment while they are working

Received a report at the office last week. Cleaning girl working and man finds out his wallet is gone. Girl empties her purse and it is clean. no wallet. Lo and behold, he left the back door unlocked and also the front door. Folks, we do it to ourselves. Why not put up a

sign that says "Rob me, my door's open." Lock your doors. We will soon have strangers, workers, and visitors in our village. Don't make it easy for anyone to rob you

Bicycles have become the new target for thieves. Put a lock and chain on the bike. Chain it to something solid. Take all the precautions

We have put reflectors on the gate arms at both gates. Shortly, we will put reflectors on the poles to help guide you through the area. These are not put on as targets to make it easier to knock the gate down. It amazes me, how many times the gates and arms are hit. What's the hurry? You're the one responsible for damage to the car, no one else. Drive slowly and carefully.

My wife Rickie and I would like to take this opportunity to wish everyone a Healthy and Happy New Year. May it be a year of sweetness and peace

Seminars on Condo Living

By Bob Fogelman

During April, May, and June, we had three (3) seminars on "Condominium Living 101" which were sponsored by the Condominium Board of Florida and administered by the Palm Beach Community College. They were held in our party room

It is our intention to continue with Course 101 and to follow it up with a new course — 103, which directly relates to the financial obligations of condominium associations and that of the unit owners

We will advise you in the fall of the dates for the sign-ups for each course

Part of the reference material that was given to each participant was a 38 page book that was written by attorney Peter M. Dunbar, entitled *The Condominium Concept, a Practical Guide for Officers, Owners, and Directors of Florida Condominiums*. Mr. Dunbar's book may be purchased at Barnes & Noble or by writing to the publisher. The address of the publishing house is Aras Publishing, PO Box 10094, Tallahassee, FL 32302

We have obtained permission from the publisher to serialize this material in our *UCO Reporter* on a monthly basis. Some paragraphs which relate to the formation of a condominium by the developer have been omitted from our serialized version

I have divided the book into parts as follows:

- 1) The Condominium and the Condominium Documents
 - 2) The Condominium and the Condominium Documents
 - 3) The Condominium and the Condominium Documents
 - 4) The Condominium Act and the Law Governing Condominiums
 - 5) The Condominium Act and the Law Governing Condominiums
 - 6) The Condominium Act and the Law Governing Condominiums
 - 7) Association Authority and Responsibility
 - 8) Association Authority and Responsibility
 - 9) Rights and Responsibilities of the Unit Owner
 - 10) Rights and Responsibilities of the Unit Owner
- I suggest that you cut out

Transportation

Michael Spilken



To my fellow neighbors and residents of Century Village: My name is Michael Spilken and I have been named the new Chairperson of the Transportation Committee of Century Village.

My background in Transportation is 12 years in the Transportation Department of the Monticello Central School District in upstate New York. I started out as a school bus driver and worked my way up to be a supervisor in the Department.

I was a dispatcher and router and I was also the parts manager for all the vehicles in the District. I also purchased and kept records of fuel purchases and consumption of fuel for over 60 vehicles.

I have big shoes to fill. Mr. Dan Salvo was an excellent Chairperson and I am looking forward to making our transportation system the best of any residential community in South Florida. This can only be done with the cooperation of you, the residents.

Since July we have added Publix Supermarket to our internal runs. This will allow residents to take their bus directly to Publix. When you are finished with your

shopping, just get on your route bus and it will take you directly to your area stop. As of August 20, 2001, we have also added a third internal bus to take you directly to the beautiful new Clubhouse and Health Spa at Hastings

To recap, the three internal buses will now take you to the Hastings Clubhouse, the main Clubhouse and Publix and back to your home without changing buses

Please check your schedule so you can take advantage of our transportation system

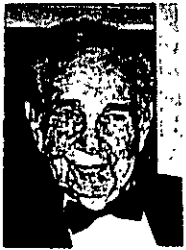
I also would like to tell you that Bob Johnson now has the title of dispatcher and he will be at the Clubhouse to make sure that your buses get out on their runs on time

If there are any comments or suggestions to be made, please put them in written form and give them to Bob, drop them off at the UCO office, or put them into the drop box at the staff office in the main clubhouse

I consult with Bob and Rick Capri, the owner of Community Transit, on a daily basis so that we can make your transportation needs better

Beautification Committee

Harold Becker



I came to Century Village a little over eleven years ago. The first thing that I remember was that the entire Village seemed to need a facelift. Back in New York, we had a house plant store in the Avenue I Flea Market, where we sold everything dealing in house plants. The works; from plants, pots, baskets, you name it, and I might add, very successfully. Later, we settled in Kent D, and I just had to put in an arrangement on our large lawn. Within a few years, the plantings gave our condo that Floridian look, and it

still does.

Now, to move on, I joined the Beautification Committee, hoping to get things done. Within a few years, UCO, under Kurt Weiss, had the same ideas I always had, and that was to beautify Century Village.

When I drive through the Village or come in at both gates, it does my heart good to see the Village have that look of elegance...I'm very proud and lucky to live here and I want to thank Kurt Weiss and UCO for having the same picture of the Village I've always had, and may I add that there is much more to come.

TELL THEM YOU SAW IT IN THE U.C.O. REPORTER

and save each month's part in order to realize the entire text as printed in our *UCO Reporter*. Of course, if you attend our 101 course, you will be given the full printed text. There is no charge for attending these very informative courses

VOLUNTEERS IN PUBLIC SCHOOLS

Palm Beach Lakes Community High School would like your assistance in our educational program. There are many fields in which your experience and knowledge can be of service. No special skills are required. Even one hour a week can be of great help

For more information about volunteering in our school, leave a message for Debi Elfen, Volunteer Coordinator, at 561-688-5260.



Convention Center Ground Breaking Marks Start of Construction for Long-Awaited Dream

By Commissioner Carol A. Roberts

Palm Beach County Board of County Commissioners, District 2

After 16 years of debate and planning (and a lot of blood, sweat and tears), Palm Beach County broke ground this month for its new Convention Center! We are now officially on track for the Convention Center to be built and open for business by May 2003. This Center will provide the large-scale exhibition space, technology, and resources to make Palm Beach County a new leader in the meetings and convention industry.

The 21-acre West Palm Beach site for the Center is adjacent to the dynamic, re-developed downtown area known as City Place and is located on the south side of Okeechobee Boulevard, just east of the Kravis Performing Arts Center. The com-

plex will include a 350-400 room hotel, an office building and a multistory parking garage. The 330,000 square foot Convention Center, which will be built in two phases, will cost \$56 million for Phase I and will accommodate a 100,000 square foot exhibit hall, a ballroom with 25,000 square feet and 23,000 square feet for meeting rooms. The total floor space will approximate an area larger than seven football fields. This new Center will greatly enhance the attractiveness of Palm Beach County as a focal point for business conventions and trade shows and will draw business from within the United States and abroad.

The Convention Center site is conveniently located only one mile from I-95 and

within three miles from 3,000 hotel and resort guest rooms. Once the downtown road construction is completed this fall, the Convention Center will be a mere three mile ride from the Palm Beach International Airport with only one traffic light in between. Visitors and residents will be delighted at how accessible and accommodating the Convention Center's site will be when completed.

In planning for this Convention Center, my fellow Commissioners and I have become keenly aware of its potential to provide great economic benefits to the county's taxpayers and residents by attracting visitors to the county for conventions, trade shows and meetings. The visitors who will attend events at the Convention Center will infuse dollars into our community by utilizing our hotels, restaurants, shops and theaters. This, of course, translates into more available jobs for our residents.

I look forward to the completion of this magnificent facility and what it will contribute to the economic and cultural growth of Palm Beach County.

Resignations & Appointments

George Shore and Dan Salvo resigned from their committees and from the UCO Executive Board. President Weiss, with the approval of the Executive Board, appointed Gabe Woolfson and Herb Nordhauser to fill the vacancies on the Executive Board.

Mike Spilken is the new chairman of the Transportation Committee and Irv Spevak is the new chairman of the Real Estate and Public Relations Committee.

Volunteers needed


The UCO Reporter needs two volunteers to give one or two half-days to assist with the counting and preparation for distribution of the paper.

Please call Morris Miller at 684-1521.



Insurance

Dan Gladstone



By the end of September we should be getting the three bids for the renewal of our policies — December 1, 2001. The survey that was done in August 2001 added \$100,000,000 to the value of our buildings. The frequently asked question is "how come the values of our properties keep decreasing in market values or for tax purposes and the insurance values go up?" The answer is that the value of replacing a damaged building consists of the cost of new blocks, cement, wood, plumbing, electric wiring, labor and more.

In this ever-lasting turmoil market in South Flori-

da, we expect changes in the premium rates of approximately 70% higher. Contributing to the gloomy situation are the increasing nuisance liability claims of our residents.

If any association would like to know the value of its building, please call me at 712-1923.

The helping hand is really working. In one building the ceiling over the catwalk collapsed and the adjuster rejected the claim. After we got involved in the procedure, the claim was paid. We do encourage you to check the ceilings beforehand to avoid a future damage.

MEETING DATES 2001-2002

OFFICERS	EXECUTIVE BOARD	DELEGATES
Sept. 28 (Friday)	Oct. 1	Oct. 5
Oct. 25	Oct. 29	Nov. 2
Nov. 29	Dec. 3	Dec. 7
Dec. 27	Dec. 28 (Friday 10:00 AM)	Jan. 4, 2002
Jan. 24	Jan. 28	Feb. 1
Feb. 21	Feb. 25	March 1

Officers' Committee Meetings start at 10:00 AM
Executive Board Meetings start at 1:00 PM
Delegate Assembly Meetings start at 9:30 AM

SHERIFF'S DEPUTIES IN VILLAGE

by Kurt Weiss

The following calls were made by Sheriff's Deputies during the months of April, May, June and July 2001:

Incident	April	May	June	July
Patrols & Vehicle				
Stops	46	49	32	7
Accidents	9	6	1	3
Assault	3	3	4	0
Larceny	1	2	5	5
Man Down	2	2	4	3
Missing Person	1	2	1	3
Death	2	1	8	2
Felony/Fraud	1	3	0	1
Civil Matter	1	2	1	3
Welfare Check	6	8	9	13
Suspicious Persons	28	30	9	23
Vandalism	0	2	0	1
Burglary	6	1	1	2
Domestic Trouble	6	3	3	5
Disturbance	1	1	1	3
Information	2	8	5	3
Abandoned Vehicle	1	0	0	0
Mental	2	0	0	1
	118	123	84	78

Films for October

10/01	Mon 8pm	"PANIC"
10/02	Tue 8pm	William H Macy, John Ritter
10/03	Wed 2pm	R 90 Min
10/05	Fri 2pm	
10/07	Sun 8pm	"THE DISH"
10/08	Mon 8pm	Sam Neill, Kevin Harrington
10/10	Wed 2pm	PG-13 100 Min
10/12	Fri 2pm	
10/12	Fri 8pm	"SHREK"
10/14	Sun 8pm	voices of Cameron Diaz,
10/15	Mon 8pm	Eddie Murphy, John Lithgow,
10/16	Tue 8pm	Mike Myers PG 89 Min
10/17	Wed 2pm	"ANGEL EYES"
10/19	Fri 2pm	Jennifer Lopez, Jim Caviezel
10/19	Fri 8pm	R 104 Min
10/21	Sun 8pm	
10/22	Mon 8pm	"BRIDGET JONES'S DIARY"
10/24	Wed 2pm	Renee Zellweger, Hugh Grant
10/26	Fri 2pm	R 92 Min
10/26	Fri 8pm	
10/28	Sun 8pm	"MOULIN ROUGE"
10/29	Mon 8pm	Nicole Kidman, Ewan McGregor
10/31	Tue 2pm	PG-13 126 min

WEST GATE PHONE NO.:
689-1759

FOR GUEST CALL-DOWN

EAST GATE PHONE NO.:
686-0961

FOR EMERGENCY USE ONLY!

The Instructors and Massage Therapists

God and Adam

God said, "Go down into that valley." And Adam said, "What's a valley?" and God explained it to him.

Then God said, "Cross the river." And Adam said, "What's a river?" and God explained it to him.

And then God said, "Go over the hill." And Adam said, "What's a hill?" and God explained it to him.

Then God told Adam, "On the other side of the hill, you will find a cave," and Adam said, "What's a cave?" and God explained that to him

"In the cave you will find a woman" And Adam said, "What's a woman?" So God explained that to him, and said, "I want you to reproduce." And Adam said, "How do I do that?" So God explained it to him.

So off went Adam, down into the valley, across the river, and over the hill, and into the cave, and found the woman, and in about five minutes he was back.

God said angrily, "What is it now?" And Adam said, "What's a headache?"

From the Internet

Zhaneta (Janette) Ivanovna Babayeva



In 1967, I graduated the complete four year course of physical training at Lvov State Institute of Physical Training and am a qualified teacher of physical training.

Rich Glennon



I originally got involved in exercise instruction in 1990. In 1994 I wanted to further my knowledge and offer more to my clients. I, therefore, decided to attend SNI School of Massage in Lake Worth, Florida. After completing all required cur-

riculum, I passed the Florida State Massage Board and received my license. I have professionally worked in Palm Beach County since 1995 I have been working at the Kaplan Jewish Community Center for six years and currently look forward to being of service to the people of Century Village.

Miriam Klughaupt



As a graduate of UCLA with a bachelor's degree in Sociology, my initial focus was working with the homeless in a social service capacity. Gradually, however, I became increasingly interested in physical fitness and holistic healing. From 1993-94 I was employed as a personal trainer by a division of the Step Company in a strength-training/weight management pro-

gram called Biometrics. For the past two years I have been self-employed as a massage therapist in the San Francisco Bay area. Having relocated to Florida, I recently joined the Kaplan JCC Health and Wellness team as a Certified Personal Trainer (NSCA/IFPA) and Licensed Massage Therapist. A strong desire to continually expand my knowledge in the strength and conditioning field propels me to work with diverse populations, particularly older adults

started working at the YMCA as well as working with home clients

After being out of the field for a few years I came to the JCC as a guest and learned about the job opportunity and applied for the position and was accepted. I started at the ground level as a "floor staff" person but have always maintained outside jobs as an extra source of income

It has been my goal to keep up my level of physical fitness knowledge especially in the area of older adult groups

Jack Zuella



I am presently working at Jewish Community Center I have been here for three and a half years.

After a back injury and while doing rehab I became interested in exercise and how the body can be healed. I originally was going to move into physical therapy but the classes were filled I



Stop Signs, are put there for a reason. Please consider your life and that of your neighbor while driving.

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.

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WHY SETTLE FOR ANYTHING BUT THE BEST



Rebuilt Hastings Clubhouse Opens

By Irv Lazar

Photos by Ken Davis

On Monday, August 20th, the newly rebuilt Hastings Clubhouse was opened to the residents of CV.

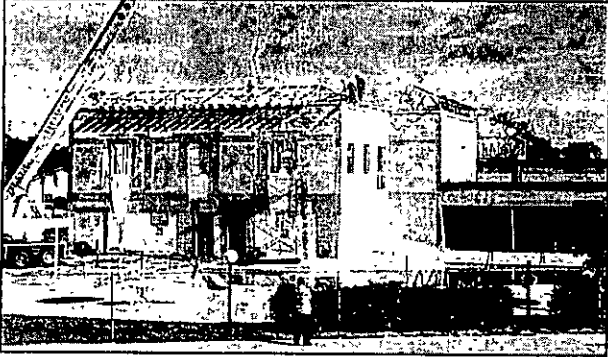
President Kurt Weiss and Mr Mark Levy cut the ribbon at 10 am and residents were allowed into the large dance and aerobics area.

President Weiss thanked Mr Levy for a very impressive new building with state-of-the-art equipment in the exercise

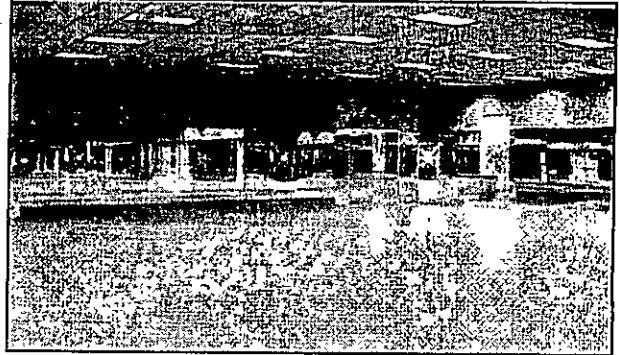
room and an expanded area on the second floor which is serviced by two lifts.

The second floor is divided into two spaces, an area for playing cards or mahjonn and one for billiards.

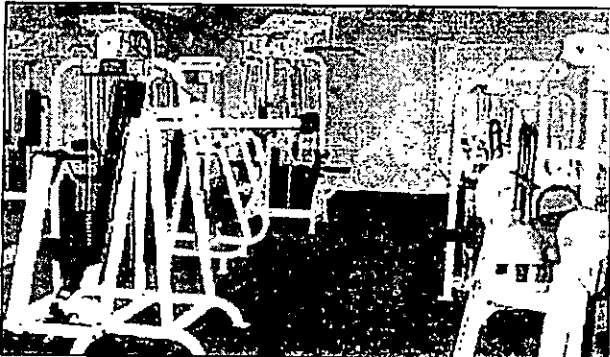
Alongside the clubhouse is a regular swimming pool and a walking pool with water at knee level for exercise purposes.



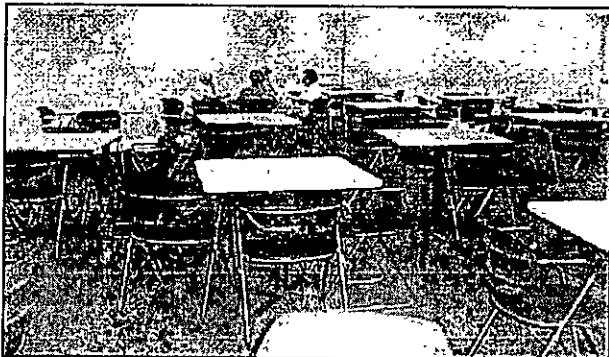
Clubhouse under construction, Feb. 2001



Aerobics and dance instruction room



Some of the many pieces of exercise equipment



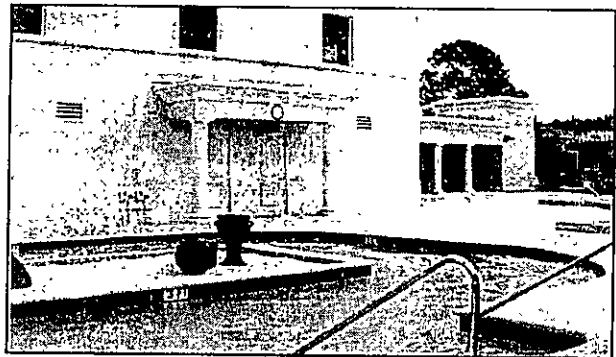
Upstairs card room




Upstairs billiard room




Two lifts at side entrance



Walking pool alongside clubhouse



Co-Editors _____ Max Hammerman, Frances Jaffe, Irv Lazar
Editorial Board _____ David Bernstein, Bob Fogelman,
 Phil Shapkin, Vivian Walsh
Production _____ Lisa Bursor, Al McLaughlin,
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UCO Office Hrs. Mon.-Thurs. 9:00 a.m.-1 p.m.
Phone: (561) 683-9189 **Fri.** 1:00 p.m.-5:00 p.m.
FAX: (561) 683-9904 **Address:** 82 Stratford F

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Law Office
 Rod Tennyson, P.A.
 1201 Suburban Avenue South
 Suite 101
 West Palm Beach, FL 33409
 Telephone (561) 478-7500
 Facsimile (561) 478-9861

August 7, 2001
 Via Facsimile

United Civic Organization
 Kurt Weiss, President
 Mr. Bob Fogelman
 82 Stratford F - Century Village
 West Palm Beach, Florida 33417

Re: Bank Foreclosures and Judicial Sale

Dear Kurt and Bob:

Pursuant to my discussion with Bob concerning the sale of a unit after foreclosure, I would like to make the following comments.

Under the original Declaration of Condominium for Century Village, any "institutional first mortgagee" (a bank) who foreclosed their mortgage against a unit or obtained a deed in lieu of foreclosure could obtain title to the unit and then sell the unit without going through the screening and approval process under the Declaration. This provision in the original Declaration was designed to give some degree of "comfort" to banks and other institutional lenders making it easier for them to dispose of and sell foreclosed units. The idea of this original language in the Declaration was to encourage banks and other lenders to give mortgages on the units. Neither the 1990 nor 1999 UCO Model Documents changed this language with the following exception.

In the 1999 UCO Model Documents, we gave the option to buildings to include a supplemental amendment attached as an exhibit which amended Article XI of the Declaration concerning alienation or mortgaging condominium units, paragraph two. This amendment stated:

2. After judicial sale of a unit, or any interest therein, through foreclosure or other judicial process, the sale and purchaser must still be approved by the Association or Management Firm, which approval shall be in recordable form, executed by two Officers of the Association or Management Firm, and delivered to the purchaser.

This amendment (if adopted by a building in the 1999 UCO Model Documents) required the institutional lender or bank to submit any prospective purchaser of the unit to the Association for screening and approval. I believe we commonly referred to this optional amendment as "Form C-6."

For those buildings that adopted Form C-6 to their 1999 UCO Model Documents, it is important to remember that this amendment cannot act retroactively. If a mortgage by an institutional lender or a bank was executed and recorded on a unit prior to the Association's adopting the Form C-6 amendment, then the Amendment may not apply to that mortgage and to the institutional lender holding that mortgage.

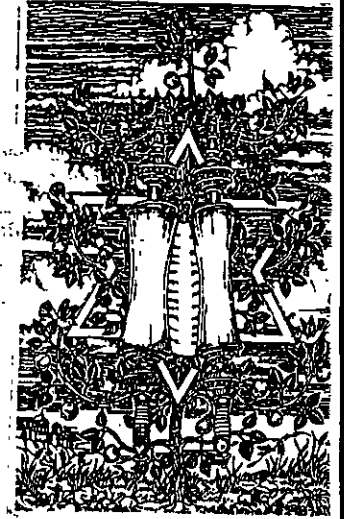
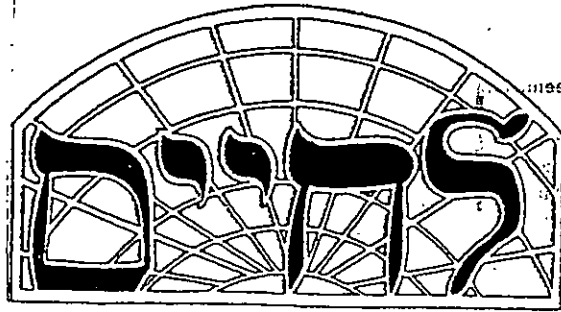
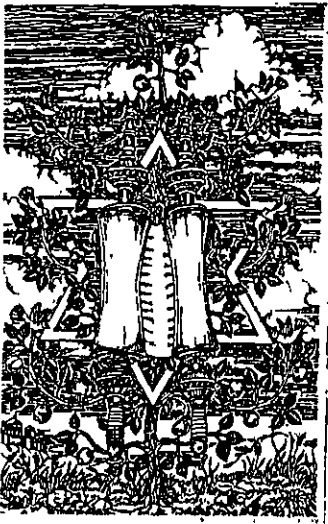
Let me give you an example. Suppose Mr. Jones executed a mortgage to Trust Bank (an institutional lender) in December 1996. Let us further assume the unit is in Building X. In June 2000, Building X adopts the 1999 UCO Model Documents and incorporates the optional amendment Form C-6. The Amendment is recorded in July 2000. In October 2000, Mr. Jones defaults on his mortgage to Trust Bank and this bank forecloses on the mortgage, obtaining title to the unit at judicial sale. Trust Bank now wishes to sell the unit. Is the new amendment to the Declaration applicable to this sale? The answer is no because Trust Bank's mortgage was recorded and their rights vested prior to the adoption by Building X of the Amendment to the Declaration recorded in July 2000. Under this example, Trust Bank would be free to sell the unit without obtaining approval from the Association of Building X and would be exempt from the screening process.

Now let us expand the example to the same unit in Building X being sold in December of 2000 to a new owner who obtains a new mortgage on the unit from Federal Savings and Loan Association (an institutional lender). A year later, this new purchaser defaults on the mortgage and Federal forecloses. At judicial sale, Federal takes title to the unit and now wishes to sell the unit. Will the purchaser of the unit from Federal have to go through the screening and approval process under the amended Declaration? The answer is yes because the new owner executed and recorded a mortgage to Federal after the effective date of the UCO Model Document Amendment Form C-6 by Building X in July 2000. Under this second example, the institutional lender must go through the screening process and have the new purchaser approved before title can be passed.

I hope this clarifies the questions on judicial sales.

Sincerely,

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



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Lighting

Larry Kall



The installation of new wiring for the upgrading of the pole lights on the perimeter roads has started. Since it is being combined with the installation of the irrigation of the swales in these same roads, the process will take several months and at times small sections of roads will be shut down or detours provided while the digging continues. We have approximately 2.2 miles of perimeter road. Both sides of this road will have irrigation pipes installed in the swales, which means about 23,000 feet of six-inch pipe will be installed as well as about 11,000 feet of FPL electrical conduit. It is a rather large project and your cooperation during the digging will be appreciated. We are also in the process of getting the necessary specifications for the installation of the other lighting poles to be put at various locations throughout the village and as soon as the "specs" are in hand we will begin the process of getting bids and doing the actual work.

The lighting of the entrance signs at the Haverhill entrance has been completed as well as the lighting in the median between Wellington and Windsor. The installation and lighting of an entrance sign for the Okeechobee gate has been a little more difficult to achieve but we expect to get this project approved and completed. We are still working on how we can improve the lighting for the safety of our residents and at the same time field complaints from residents that the new and improved lighting keeps them up at night.

President's Message

Continued from page 1

I almost said that once all this is done we are through with the most urgent and most necessary tasks this administration has planned. We wanted to give our Village a new look, improve lighting, raise the value of our units — prices have already increased by some 20-30% — and thereafter resort back to only day to day maintenance. This would have left out some items which were not resolved to date. You will recall that when we negotiated and signed a contract with Adelpia for an additional five years of basic cable service one of the conditions was the installation of a new fiberoptic network throughout the entire Village. This was supposed to happen, if not in 2000, at least early this year. We then were told that it will not be done before mid-2002.

I am pleased to inform you that work on the installation of the fiber-optic will commence on October 1, 2001. The trenching, etc. outside the buildings will be

the first phase. Adelpia will return all lawns to their original condition once this phase is completed. Work will be done in quadrants beginning at the East Gate. Phase II will require all residents to permit Adelpia personnel to enter their units for the necessary internal installations. All TV sets linked to cable now will be connected to the new system at no cost.

This phase will start later once most of our residents are back from their summer vacations. It is absolutely imperative that Adelpia have access to all units. Presidents should make sure apartments where owners are not available. Once completed this new fiberoptic network should greatly enhance our TV reception with many more channels.

I cannot conclude my message without mentioning the newly engaged fleet of new buses which went into service recently. These buses are much quieter, do not exude any of the odious odors so very characteristic of diesel driven vehicles and have wider spaces between seats. They seat 25 riders with room for 10 standees. The question has been

raised whether these smaller buses will be sufficient during the season to transport residents to and from shows. We are aware of this and arrangements will be in place to accommodate the increased ridership.

I wish to express my appreciation and thanks to members of the Transportation Committee, past and present, and in particular to Dan Salvo, for their dedicated efforts to give us a system which answers our needs.

To my friends and neighbors of the Jewish faith, I wish to extend my best wishes for a healthy and prosperous New Year and — hoping against hope — peace in Israel and the world.

Gate Calls

Calls will be accepted for guests coming in for the day of the call. Only. Call: 689-1759.

Calls will not be accepted for extended periods of time. You must either call down daily or obtain a gate pass.

Please do not ask the guards to allow your guests in for a number of days or longer. This request will not be honored.

CONDOS FOR SALE

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Norwich N	2 Baths		14,900
Chath E	Lake Car		15,900
Norwich B	Gr Fl Car		17,000
Norwich E	Move In		17,500
Andover B	Furn Car		19,000
Cambrid I	GrFl Car furn		22,000
Windsor P	Car furn tile		22,000
Sallsbry F	Renov tile exc		26,900
Well M	Just a Gem		30,000

UPPER UNITS	1 BED	1 1/2 BA	
Dorch F	Furn Value		14,000
Cantby G	Furn Value		14,900
Windsor N	Furn Nice		16,000
Norwich B	Furn Sharp c/c		16,500
Dorchstr K	Furn Lagoon		16,900
Sails F	Very Nice		17,500
Andover H	Furn Very Nice		17,500
Sheffield N	Car Nr Clbuse		17,500
Windsor G	Furn Nr Wgate		18,000
Andover B	Car Furn		19,000
Chatham K	Furn, Excellent		19,500
Sheff D	Furn Lagoon		22,900
Dover B	2d Flr		25,000
Dover B	Wtrvu 4fl		27,000
Dover A	Sharp GrtVu		29,900
Well L	Fresh Nice		32,000

1 BEDROOM	1 BATH	
Cant D	Furn	9,900
And G	Furn	9,900
And B	Furn	10,000
And E	Furn	11,000
Camb C	GF	13,000
Bedfd E	GF Furn	13,000
Camb B	Unfurn	13,900
Camd C	GF Tile	14,000
Camb G	Tot Renov	15,000
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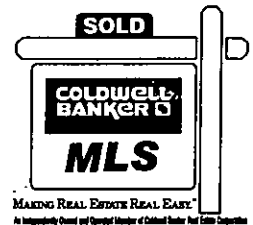
GROUND FLR	2 BED	1 1/2 BA	
Norwich K	Corner		25,000
Norwich H	Furn C/A		26,000
Dorch F	Car Gr Area		27,000
Covent D	Car Furn		28,000
Cambr A	Unf Good Loc		30,000
NoHmp D	Furn Wtr Nice		32,000
Chst P	Renov Tile NuBa		39,900

UPPER UNITS	2 BED	1 1/2 BA	
Norw E	Furn		21,900
Norw I	Furn Renov		28,000
Cant J	Exc Cond Car		29,000

GROUND FLR	2 BED	2 BA	
OXFORD 100	Furn Wtr		38,000
OXFORD 100	Furn Wtr		40,000
Well G	Renov au appl furn		65,000

UPPER FLOORS	2 BED	2 BA	
GolfsEd 5	Grn Views		37,000
Golfs 3	2D Flr Furn Car		40,000
Well C	Nice Wtrvu		45,000
Well C 2D	X Clean		49,900

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Quadrant Report Southwest Area

By Bob Fogelman



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

Now someone has done did it! They have got me so riled up that I am about to boil over. Can you imagine a treasurer of one of our condo associations declaring that he doesn't need to have new amended condo documents because he does not want to spend the necessary money?

By using the 32 year old outmoded and outdated documents, I wonder how much the Florida Condominium Bureau would fine his association for not electing his board of directors per the January 1, 1992 new election law? Does he know how to prevent the buyer of

a unit in his association, which was bought at a foreclosure sale, from living in the unit without the approval of his board of directors?

It is the fiduciary responsibility of all officers and members of the board of directors to use all moneys collected or assessed from the unit owners for the benefit of the health and welfare of all the unit owners. It is also imperative that the association be managed in a manner that will conform to Chapter #718 of the Condominium Rules and Regulations. This can only be accomplished by having new, updated, amended documents.

In the past year 123 condo associations in Century Village have purchased the new amended documents from attorney Rod Tennyson through the United Civic Organization (UCO). In 1991 at least 125 associations updated their documents. These 125 associations should see me in the UCO office to add a few additional amendments so their 1991 documents will reflect any changes that were made in the past 10 years.

Quite often condo offi-

How to Become Young Once More

I will climb the highest mountain
And when I reach the top
I will find a fountain that flows with gold
And shimmers to a brightness of beauty
Its delightful atmosphere is like another world.
The beckoning of it entices all to go beyond
And reach the highest mountain of hope,
And the fountain that sprays gold
Upon arrival youth awaits you once more.

Dotty Brodsky

cers will come into UCO seeking some answer or relief from a sticky problem, but when it is found that they are conducting the business of the association with 30 year old documents, they wind up being stuck with uninformed or ill-formed rules and regulations.

I hope I can impress upon you that it is of the utmost importance that each and every association bring its old documents into the 21st century.

From the Commissioner

By Comm. Carol Roberts
Palm Beach Co., Dist. 2

Focus on Health Care

On July 25, 2001, the Palm Beach County Library System announced the establishment of a new community health information service supported in part by a grant of \$292,500 from the Quantum Foundation, Inc.

The Quantum Community Health Information Service (1) will provide enhanced health care management information and research services to the public, (2) establish a clearinghouse of information about local health care organizations; (3) sponsor educational programs about important health issues, especially those of interest to families and seniors; (4) develop a health information web site; and (5) train others to use these resources.

Two medical librarians will be hired to provide in-depth reference services to all residents of Palm Beach County in the library, by telephone, E-mail or fax.

Supported by a collection of more than 4,700 medical and health-related books, journals and electronic databases, the librarians will be able to provide service to (1) the frail elderly and their families concerned about issues relating to age; (2) children and adolescents, as patients and as students; (3) newly-diagnosed and chronically ill patients and their families; and (4) residents whose access to the library is limited by age, disability or lack of transportation.

Library Director Jerry Brownlee announced that the Library System will be assisted in the establishment and operation of the Quantum Community Health Information Service by an advisory board. Current members of the board are Dr. Richard M. Hays of Lake Worth, Dr. David S. Most of Palm Beach Gardens, and Carolyn Susman of West Palm Beach. The board's role will be to advise library staff about community information needs and outreach activities



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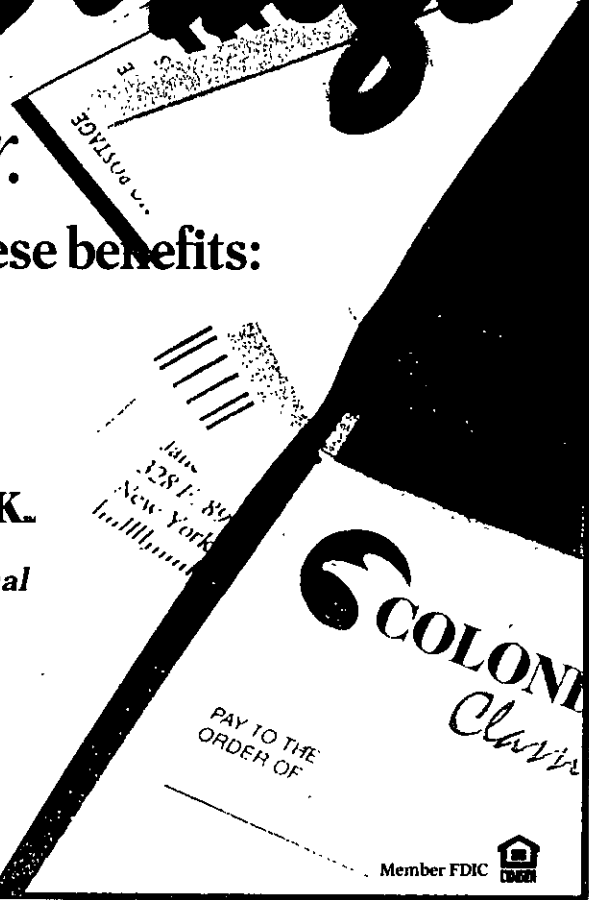
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On Top of the World

By Ruth Bernhard-Dreiss

In Phil Dreiss' third installment of his article entitled "Blueprint for Success," he mentions a condo development on the west coast of Florida that we visited during our travels this summer. It isn't often that you come across a community the size of Century Village.

Because we lean toward community condo living vs. private housing and are very favorably impressed with the Gulf Coast, my husband and I chose to spend a month there, at which time we saw this development, believe it or not, due to adverse publicity in a newspaper article in the Clearwater area. It appears that the community called "On Top of the World" (OTOW) is experiencing the problems that Century Village in West Palm Beach had during the 1970s, namely differences between the developer and residents. Out of 5,000 units (population said to be 11,000), 600 unit owners have united to oppose the developer who owns and resides in two joined units. He refuses to relinquish maintenance to the unit owners, citing the reason that, as professionals, the work is being done more competently and more economically than any other maintenance company and that they are competitive with other retirement communities across the state. Residents complain that maintenance is poor, furniture at the pools is run-down and monthly management fees are high. In addition, the board is led by the developer and there is a conflict of interest because the family running the condo on behalf the residents runs the management company as well. And on and on...

Whether the controversy will benefit the unit owners depends upon whether they are willing to fund an attorney to represent them in breaking away. Sound familiar? What they need, of course, is a United Civic Organization (UCO). Having lived through this phase of CV's history, however, and come out unscathed, this would not deter me from looking into living in such a community if a change of scene were desired by us. We love our life here in the Village and would hesitate to abandon

it, but there is something to be said for an alternate location in a warm climate (cold climates are not an option, at least for me), for periods of time.

By way of comparison to Century Village, OTOW offers the same amenities, but its programs are not as extensive and more expensive. For instance, while monthly recreation and maintenance fees are basically the same dollarwise, recreation provides fewer shows for more money. Tickets are \$6, \$8, \$9 and \$12, or a season ticket for \$43, representing a savings of \$3 and assuring the ticket holder a reserved seat for each show. I don't know what you do for a seat if you buy single tickets, although the auditorium seats 1,500, which probably does not present a seating problem. During the fall/winter schedule, from October 4 through December 6, there are five shows with only one semi-recognizable name, vs. our 28 shows including many big-name entertainers for the same period. After that they go into their winter/spring schedule for which a list was not available. Between September 15 and December 31, there are 8 dances

scheduled, 2 per month, at \$6, \$8 and \$20 for New Year's Eve. During the summer, there are 3 dances. In this regard, they fall very short of our fantastic year-round programs.

There are two pools serving 5,000 units, but golf (at two fairly long 9-hole and 18-hole courses) for residents is included in the monthly costs. There is a bus system in and out of the community which allows the public transportation system to come in and just about all of the attractions that we have to attract buyers. Unlike our community, there is a land lease.

There is a 40-page, two-color newspaper published monthly edited and published by the developer who also maintains a real estate office for rentals and real estate. There are, of course, no classified ads for units by owners in their newspaper, although other Realtors are able to handle sales. Each building publishes a monthly column which is social in nature. Security at their gated community is much like Boca CV and we noticed that the gate guard allows everyone in with a wave. We got in to go to the real estate office. Ac-

cording to the salesman, there are no security problems.

As Phil mentioned in his article, no two buildings are alike. There are 91 multi-story buildings (3 and 4 floors) with individual motifs, colors and names, such as Grenada, French Renaissance, Braman, Baghdad and Dorado, to name a few. We looked at a 1,400 sq. ft. unit in one called Roman Byzantine. Despite the negative comments about maintenance by the dissidents, we found this building spotless. Buildings are painted every three years. The development possesses quite a unique look and each building has a character of its own. While this development began in 1967, just before CV came into existence, the final phase was completed in 1999. The developer claims to have pioneered the concept of the condominium, before laws were created to regulate such developments. Price ranges are comparable to those of CV in Pembroke Pines. The average market value is \$44,500. Unlike our location, units have maintained their value over the years. Although building is complete and all of the units have been turned over to

To All Publicity People

The next (November) issue of the *UCO Reporter* will be the first regular issue of the 2001-02 season.

Publicity writers of all organizations are urged to submit their scheduled activities for the entire season. There will be no need for monthly reports except for changes.

Other features that will resume are Recreational Activities, Classes, Classified Ads, and Personals.

"In Beverly Hills they don't throw their garbage away. They make it into television shows."

the unit owners, at this point they are under control of the management firm to a very large extent. We have progressed much further in over 30 years than they

After all is said, driving through the Century Village gate here in West Palm Beach is still a thrill after an extended leave!

MILITARY BRAKE & ALIGNMENT

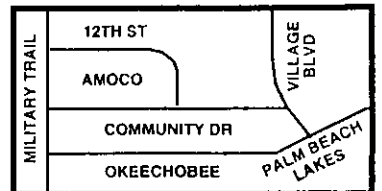
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\$59⁹⁵

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Valid w/Coupon Only

Engine Tune-Up Special

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

\$29⁹⁵

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DUNLOP TIRES, DRIVING TO THE FUTURE



Amending Governing Documents and Reasonableness

Written by Peter S. Sachs, an attorney for the firm of Sachs, Sax & Klein, P.A.

Often times a board of directors is faced with the need to add a new rule or amend an existing restriction. However, the question soon becomes whether to simply amend the rules and regulations for the community or go through the sometimes tedious task of amending the Declaration or Bylaws

Usually, the Board of Directors may amend the community's rules and regulations without approval of the membership. Conversely, however, amending the Declaration or Bylaws almost always requires a vote of the membership. For this reason, boards often opt to amend the rules and regulations. However, there remains an issue as to the enforceability of such board enacted rule

Reasonableness is less of a factor for the courts when determining the enforceability of a restriction found in the Declaration. However, if a board enacted rule is in question, reasonableness plays a big factor. Covenants and

restrictions found in the Declaration have a strong presumption of validity when tested before Florida courts. Conversely, pursuant to Florida case law, board enacted rules and regulations must pass the court's scrutiny of a three-level test. First, the board must have the express authority in the governing documents to make a rule regarding the subject in question. Secondly, the rule may not conflict with either an express provision of the governing documents, or a reasonable inference from them. Third, the rule adopted must be reasonable on its face and in its application.

If the Declaration is silent on a restriction, it is generally considered to be unrestricted. As such, the concern may be that, for example, a rule prohibiting commercial vehicles would conflict with the reasonable inference from the Declaration of an unrestricted parking entitlement, if the Declaration is silent on the issue.

Although often a difficult task, if an association plans to enforce a restriction, a

board is well advised to attempt an amendment to the Declaration rather than the adoption of a board enacted rule. Seemingly, a community would be better served by having the proposed restriction pass the scrutiny of the membership rather than that of the courts.

Notwithstanding the above, please note that there currently exists a controversial decision by the Fifth District Court of Appeal of Florida, *Woodside Village Condominium v. Jahren*, 754 So.2d 831 (Fla. 5th DCA 2000), *rev. granted*, 773 So.2d 59 (Fla. Oct 10, 2000) (No. SC00-1030), that may effect the right of an association to amend its governing documents. In *Woodside*, the court held that amendments to Declarations, that are adopted subsequent to a unit owner's purchase, and that significantly alter substantial rights that existed in unit owners at the time of their purchase, require strict scrutiny as to whether they have unreasonably altered existing rights. The court went on to state that when such an amendment is determined to be discrimina-

tory, arbitrary or oppressive in its application to any particular unit owner, it will be held invalid to that owner.

To the contrary, cases before the Third and Fourth District Courts of Appeal of Florida seem to be in conflict with the court in *Woodside*. In *Flagler Fed. Sav. & Loan Association of Miami v. Crestview Towers Condominium Association, Inc.*, 595 So.2d 198 (Fla. 3d DCA 1992), the court held that inasmuch as the original Declaration contained a provision for amending the Declaration, the unit owner was therefore aware of the amendment provisions and was therefore bound by subsequent amendments to the Declaration. Also, in *Seagate Condominium Association, Inc. v. Duffy*, 330 So.2d 484 (Fla. 4th DCA 1976), the court upheld an amendment to the Declaration which prohibited leasing except in cases of undue hardship. The Third and Fourth District Courts provide precedent for Dade, Broward and Palm Beach counties.

Woodside is a very "fact specific" decision and is currently being appealed to

the Supreme Court of Florida. Hopefully the Supreme Court of Florida will resolve the apparent conflict between the several decisions noted above. However, we deem it advisable for boards to be aware of such case law. In the event that the *Woodside* ruling is upheld, and the association desires to enforce a restriction that was added to the Declaration as an amendment, it will be necessary for the association to evaluate the specific facts and circumstances of each enforcement action prior to the association proceeding, so that a determination may be made as to whether the restriction will be enforceable against a particular unit owner.

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Blueprint for Success: One Man's Opinion

By Phil Dreiss

UCO Bylaws

The Millennium Agreement, a few recent bylaw changes and a variety of other recent events seem to call for an in-depth review and overhaul of our current UCO bylaws to insure consistency and correctness. This is particularly necessary as we approach the end of a four-year presidency and are about to begin the learning curve in the education of a new president.

In my research for a recent communication to the Chairman of the UCO Advisory Committee, I noticed quite a few instances where UCO bylaws seem not to reflect corrections made necessary by recent approved amendments. Is this because the approved amendments were not yet filed with the County or because the approved amendments were not complete enough?

Executive Board and Delegate Assembly Meetings

With UCO officer "messages," full transcripts of both Executive Board and Delegate Assembly meetings, and committee chairperson reports published in the *UCO Reporter* immediately prior to these meetings, we should be able to cut down on the amount of time spent listening to monologues, get to the business of the meeting, and still have enough time to listen to "new business" from the floor before paralysis reaches our posteriors and/or our stomachs cry out for nourishment.

Town Meetings

These type of meetings would supplement our "new owner" and "training" sessions, both of which feature lengthy presentations and relatively short question/answer periods.

Hold an open meeting every quarter. Put the UCO officers and Peggy Jackson on the stage and let residents ask *ad hoc* questions on any matter which concerns them. Take minutes of each meeting and publish them in the *UCO Reporter* to assure the widest communication.

Expenses - Charging and Reporting

Very few present committee chairpersons have any idea what budget money is available to them at any time during the budget year. The Executive Board and Delegate Assembly approve spending sums of

money with no idea as to which budget "slot" the money is to come from. Many times we are forced to use money earmarked for one budget category to attend to an emergency situation in a budget category which is broke. Sometimes we spend money on items not related at all to a particular budget category, but simply because "the money is there."

I see nothing wrong with any of the above. It is an accepted way of doing business in the real world. My only thought on this matter is that better communications would be served if the residents are advised when and why such "special" accounting practices are necessary.

Operations Committee

This committee is listed in the *UCO Reporter* as a UCO committee, but operates like no other UCO committee. It implements new Century Village programs and makes changes to existing Century Village programs through a committee vote with no referral to either the Executive Board or the Delegate Assembly and exercises a wide range of discretion in affecting changes to the WPRF budget which affect all Century Village residents.

If this committee is truly a UCO committee, then its special status needs to be fully defined in the UCO Bylaws or it should begin working like any other UCO committee and have its recommendations brought before the Executive Board and Delegate Assembly.

Residences of Distinction

Associations may not be aware that there is no Village or other requirement which mandates white paint as the only paint color choice. I view the recent repainting of Dover B and Windsor D as a positive step forward in achieving distinctive looking buildings. Even if it is decided to leave a building white, Associations should give consideration to at least painting railings and other "trim" areas a different color to give some distinction, "life," personality or identity to our buildings.

Working in this direction would probably enhance the overall image of the Village, and could be a factor in raising property values.

Ruth and I recently visited a condominium development of 91 identically constructed buildings on five acres of land in Clearwater and noted that every one of them was painted with a different motif. The effect was dramatic. Two significant points about this: the development is one year older than our Century Village, and property values have continued to increase over time.

Pets

I notice that Don Amter discussed this subject in one of his recent columns. We are all aware that there are many fine and upscale condominium communities in South Florida which permit pets, and have set up rules and regulations as to types, sizes, etc. to control the situation.

I believe that we should not continue our present "No Pets!" policy without at least investigating some workable and acceptable alternatives, especially when we consider that having such a policy could increase our ability to attract more people to buy our vacant units and to live here.

Parking

Do you realize that almost half of the pleasure vehicles now on the road are vans and/or other larger size vehicles? Also, many of our residents own motor homes and boats.

There is no single, common or uniform set of Village parking rules and regulations. Each of our 309 Associations has its own set of rules and regulations, many of which are changed and/or updated frequently to reflect the present mood of a Board of Directors and/or to handle a new "problem." Unlike many neighboring condominium developments, there is no central spot in the Village to temporarily store a boat or motor home.

We see motor homes, small trucks (commercial and otherwise) and boats parked in some Association parking spaces, but excluded from others. We see some Associations accommodating the parking of larger size pleasure vehicles by assigning spaces which do not obstruct other residents from entering or leaving their assigned spaces.

The above matters seem to call for some attention or, at least, discussions.

CenturyVillageWPB.com

Ruth and I have recently purchased a new computer, and with that purchase we received a three-month free trial AOL membership. We had no idea at all as to the extent that people, companies, towns and just about any entity that you can imagine have embraced the Internet to inform, buy, sell and communicate.

I have heard that we are in the process of setting up a UCO Internet site to be used only for internal purposes to supplement the present television and UCO Reporter communication services.

Based on what I have seen on the Internet over the past several months, a Century Village web site would provide us with an excellent means of advertising our Village and its amenities throughout the world and would provide us with the best opportunity of inducing prospective residents and owners to at least consider us in their plans for a South Florida residence.

Any efforts to set up this site should be done in conjunction with a professional, since the site **must** provide the basis for putting the Village's best foot forward to the outside world.

Shore Up the Boards

I am sure that you realize that most successful companies have active board members who are active or retired officers from other companies? Did you know that here in Century Village, you do not have to be a resident of an Association to be an elected or appointed member of that Association's Board?

We hear of so many Associations that have difficulty in fully staffing their Boards. It is not a shame to ask for help. Why not seek, and use, outside help to bridge a current gap? I am sure that many of our larger Associations have more than enough qualified people to fill their Boards and these people might just be interested in helping a neighbor Association through a current problem period. Advertise in the *UCO Reporter*. It can't hurt!

General Delegate Assembly Meetings

To foster a greater degree of information sharing, and to focus attention on some Village problems which are in their early gestation period, we might consider having the Delegate Assembly meet on an "informal *ad*

hoc" basis (quarterly?) to discuss items on an agenda which they themselves prepare. Such a meeting could be chaired by a moderator chosen from their own ranks, with Villagers attending as guests. Minutes should be taken and published in the *UCO Reporter*.

I believe that such meetings would bring many important matters to the attention of the UCO officers, Executive Board and committee chairpersons in a more timely manner.

Alternative Reception Devices

I feel that we are not getting a great deal from Adelphia. We are tied to them for another eight or so years, but we should begin now to investigate alternative sources of supply which offer expanded capability (more television channels, telephone/cable/Internet hookups, etc.) at the same cost or less.

I have only a very foggy notion as to what AT&T expects to accomplish and/or offer the Village in the way of services, through their generous payment of \$400,000 to UCO to secure an "easement." We seem to have ample time to further investigate that alternative avenue, and maybe look into a master (Village) dish alternative. With almost 8,000 units with one or more television sets and telephones, a high number of computers, fax machines and other electronic equipment, we have a great market to offer. Let's use our size to get the best deal!

Afterword

During my self-imposed sabbatical from the daily grind of UCO Executive Board and committee responsibilities, I have spent a great deal of thought and effort putting the three parts of this article together. Up to this point, I have sought only editorial assistance from two close friends. All of the thoughts, opinions and suggestions expressed have been mine alone and are based upon my proven abilities to think and analyze in a logical manner. I look forward to seeing similar type thoughts expressed by concerned residents at UCO meetings and in the *UCO Reporter*.

I have enjoyed my sabbatical, and am again ready, willing and able to resume UCO "work" if and when it is offered. "All play and no work makes Phil a dull boy!"

Answer to Third Installment of Blueprint for Success

By Pres. Kurt Weiss

UCO Bylaws

The set referred to is not the updated version. There were amendments passed since January 1, 1998. UCO has completed the updates which includes all amendments passed since by the Delegate Assembly. Copies are available in the UCO office.

Executive Board and Delegate Assembly Meetings

Minutes of the Executive Board meetings are not published in the *UCO Reporter*. All important topics are relayed to the following Delegate Assembly meetings for discussion and final decision. There is ample time in the latter for "new business." As to "paralysis of that most important part of the human anatomy" — this is not the reason why people leave before the meeting is adjourned. It, rather, is the short attention spans and a lack of interest in items brought up under "new business." At times people are also tired of listening to inane remarks of some who think they must have us partake of their pearls of wisdom — ad nauseum.

Expense Charging and Reporting

Phil's statement is obviously erroneous. Prior to the meetings of both the Executive Board and the Delegate Assembly, participants are given two documents, the meeting's agenda and a list of motions enumerating the expenses they are asked to vote on. Each is clearly marked as to which budget it is suggested to be paid from, for what purpose and to whom. Upon receipt of the relevant notice I have the committee chair examine and sign off before payment is made. There are no "special" accounting practices. Everything conforms to the rules laid down by the auditors (LKD) and UCO's bylaws.

Operations Committee

This, indeed, is not a UCO committee and should not be listed as such. It was created in conformity with the UCO-WPRF Millennium Agreement for the purpose of supervising WPRF's budget and expenses: Programs initiated by them or at the urging of our Programs and Services Committee are not UCO programs

and are not paid out of UCO's budget. All invoices and other financial documents are examined by us and must either have been prebudgeted or must have received our okay prior to the expense.

Residences of Distinction

One might have different ideas about certain color schemes but in general the idea is sound. One, of course, does not have to go to the extreme encountered in Arab villages in the Middle East, where buildings were painted blue to keep away the evil eye. In Century Village it started with Golf's Edge and later it was adopted by Dover and Windsor. A general meeting of the association is required to decide on changes of a building's exterior and that includes painting. I hope this basic rule has been adhered to by Golf's Edge, Dover and Windsor.

UCO has introduced color other than white at the gate houses. WPRF has done likewise when painting the exterior of the new Health Club.

Pets

This is a painful subject. I have no doubt that many of our neighbors who live alone would like to have a pet. One is less lonesome if one has a living creature keeping one company.

On the other hand, one has to consider the requirement of cleaning up after one's pet and of avoiding noise which may disturb one's neighbors.

The Bylaws of all associations have a "No Pets" clause and I believe that they would be very reluctant to do away with the prohibition of having pets in their buildings.

Parking

Most associations by now permit vans or SUVs to be parked on their parking areas. After all, nowadays, they are considered "people's cars" and they take up only one parking spot. However, motor homes and boats usually require more space, not available around association property. The notion of having a central area available village-wide is good, the question is only, "Where?" For how many? Motor homes? Boats? Temporary? How can we police this?

CenturyVillageWPB.com

A Century Village web site is being developed. It will not serve our Village only internally nor is it solely for matters pertaining to UCO. The Computer Club is intimately involved in this. It should come to fruition soon.

Shore Up the Boards

To be elected to an Association's Board of Directors, one has to be a member of that Association. An outsider, however, can be appointed to fill certain functions usually attributed to a board member. While officers and board members cannot be paid for their services, an outsider can. Many associations sign up with their management company to take care of their bookkeeping, budgeting and payment of bills. This does not negate the responsibility of our association's officers and board members from running the affairs of their association.

General Delegate Assembly Meetings

We have monthly Delegate Assembly meetings all through the year, the only Century Village which does not shut down during the summer months. We have workshops during the season. Recently, we began seminars run by the Palm Beach Community College. We are open to any and all suggestions — 365 days a year. Any suggestions or complaints so long that it is signed and not anonymous is taken up promptly by the appropriate committee or UCO officers in a very timely fashion. I hear complaints about too many meetings, never thus far about not enough meetings. The attendance at the meetings, be it Delegate Assembly meetings or workshops, leaves a lot to be desired.

Alternate TV Reception Devices

At the present time our basic monthly fee is \$10.50 (plus taxes).

This program elsewhere in Palm Beach County and not based on a bulk purchase contract would come to about \$39.00 a month exclusive of channels such as HBO. Adelphia will install fiber-optic wiring commencing October 1, 2001, at which time we should get additional channels and our reception should improve considerably. There will not

be an increase in our monthly fees until the fiber-optic installation is completed and even then only 5% (to \$11.03 plus tax per month).

There is always room for improvement and new more modern installations. Price would be a factor to be considered and it could only happen after our contract with Adelphia expires.

Afterword

This concludes my remarks with regard to Phil's "Blueprint for Success." While some parts of his articles make sense, others do not. I responded or remarked on all items presented by Phil and I fail to see where emotion comes into play. Since I dealt with all suggestions in his blueprint, I fail to see where my responses — not rebuttals — were "directed away from his major and significant points."

I venture to say that Phil's suggestions would have been more to the point if he would have remained active and involved in UCO's affairs when he had a perfect chance to do so, rather than rely on second-hand information gleaned from persons other than Ruth who not always have the success and progress of UCO at heart.

Challenge

From cradle to crawl, stand erect, walk and then run. Each was a challenge, each challenge was won. Adulthood, if you meet the challenge you may feel you can fly. And you can when you give life your very best try. The time comes to us all, as it must by and by. When you are not feeling your best and are no longer spry. Your run slows to a walk, to a crawl, then just to walk is to fly. And you can, if you give it your very best try. The challenge is to do your best in life's every stage, Infant, youth, in your prime and in your old age. Be the best you can be until you take your last sigh, And when you do there will be no need to cry. For you will have met the challenge of life, gave your best try. And you will be known as a winner, as one who could and did fly.

Bert Robbins

Fitness Center

Continued from page 1

gymnasium wearing high heels. If you see this I am counting on you to report it, and make sure that they leave immediately. If this continues, we will have to lock that room after classes in order to preserve the floor.

A very new facility everywhere goes through a breaking-in period. The Fitness Center is no different. Many of you have made welcome comments concerning what should be added or how things can be improved. Some of the suggestions can be accomplished fairly quickly. Others, such as benches, have to be ordered and therefore take a bit longer. I promise you that no recommendation which is practical and realistic is being ignored.

We made necessary changes in our bus schedules so that residents, wherever they live in the Village, can get to the Fitness Center at any time of the day. If you prefer to use your car, thirty-six additional parking spaces have been added around the center. Additionally, an agreement was reached with Congregation Anshei Shalom, which is located opposite the Center, for overflow parking. This agreement excludes Sabbath eves, Sabbath and Jewish holidays.

I got so carried away with the first floor that I forgot to mention the upstairs section which has been renovated to accommodate both card and billiard players. The problems which became evident with use are being looked into. In Kurt Weiss' article, he addresses the problem of the lift.

Remember — this facility is smoke free, both inside and outside. Also, be considerate of the security personnel who do what they are told. If they tell you not to smoke or eat there, please don't give them a hard time.

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Potpourri

Ruth Hafter



The Stem Cell Controversy

On August 9, 2001, millions of people were glued to their TV watching President Bush decide the health fate of the nation. He gave a speech trying to satisfy the audience which was waiting to hear if there would be a cure in the offing for ailments such as Parkinson's, ALS (Amyotrophic Lateral Sclerosis - Lou Gehrig's Disease), MS (Multiple Sclerosis), Alzheimer's Disease, diabetes, stroke and heart disease, spinal cord injuries, brain injuries, cancer, and devastating illnesses that affect newborn children.

I allude to the dramatic advances medical researchers have made in the past three years that would benefit us all with stem cell research. The need for stem cell research with our government's assistance is mandatory in order to obtain maximum benefits. I am involved in the benefits of ALS, which is my husband's problem, and diabetes, which is my son's problem. You, no doubt, will look for a cure for your personal problem.

Controversy arises from the ethics of using embryos for promising research to cure some of these very lethal diseases. Human stem cells come from fertilized eggs that otherwise would be discarded. It is these cells that the President has agreed to allow to be used. Just 60 embryonic cell lines. These are scattered around the world in three countries, and are the only remaining embryos upon which he will allow research to be funded by the government. This is a very positive step as the cells regenerate and can be utilized for years. We must be grateful for them until more embryos would be permitted to be used. Crumbs count! Millions of people will be helped as researchers are funded by our government to explore all the possibilities which is available in this scientific age. Countries other than the US are successfully using stem cells. However, there are still not

enough of these embryonic cells to help in this research. The sufferers, of all ages, will have to wait years before they can be helped. The treatment with stem cell transplants in Europe and Israel is being used successfully. We will take a back seat in the medical profession without additional government funding.

I talked about the stem cell research with my daughter's friend on a recent visit to New York, and was pleasantly surprised to learn that her 47-year-old brother-in-law had a stem

cell transplant for his cancer two years ago at the Mayo Clinic in Scottsdale, Arizona (non-Hodgkin's Lymphoma). He had undergone the conventional treatment of radiation and chemotherapy prior to resorting to the transplant procedure, but he was given the choice of this stem cell treatment when his symptoms returned after eight months.

This young man is an ophthalmologist and has lived in Phoenix, Arizona for the past 16 years. His insurance company treated this procedure as any other medical problem, and he has resumed his practice full time.

The team of doctors used his own blood cells (autologous) which were harvested through many painful hours of phoresis (the transmission of chemical ions into the tissue by means of an electric current) with the blood filtering in stem cells.

This process took four to seven hours at each session, and required 13 sessions. He is amazed, each year he survives, at the revolutionary medical breakthrough he has been a part of and is grateful for the opportunity to live a productive life again, thanks to the advancement of medical research.

This is an example of one testimonial, but think of the millions of lives that will benefit from the stem cell treatment. Private funding is being utilized, but government research funding is mandatory for the quality of life that could be achieved.

President Bush, we are grateful for the funding for the 60 lines of embryonic cells, but further funding must be allocated.

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Medical Breakthroughs in Israel

At the Technion:

Damage sustained during a heart attack may now be reversible, thanks to the efforts of a team of researchers from Israel's Technion Institute and the Rambam Medical Center in Haifa.

Researchers have succeeded, for the first time in the world, in growing human heart cells in a lab from embryonic stem cells. This has allowed them to create tissue that spontaneously beats and has the electric and mechanical characteristics of young heart tissue. The research may enable future applications such as implanting muscle cells into impaired areas to improve heart function.

The research is being published in the August is-

Continued on page 26

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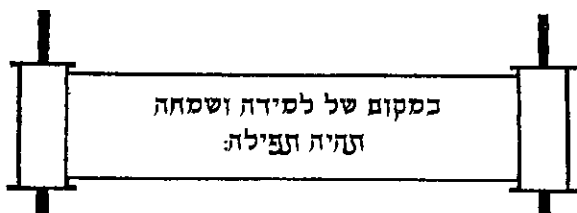
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Words for the Wise

Philip Dreiss



The word **suit** has a variety of meanings, but the principal definition is "a set of garments, vestments or armor, intended to be worn together," and therein lies the gist of this article

As I recall, my very first suit of any consequence was the one that my parents bought for me to wear on the occasion of my First Holy Communion. Of course, that event being held in warm weather in Queens, New York, meant that the suit came with a jacket and only with short pants. Thank goodness I wasn't 6'2" at the time!

My next suits were without jackets, but were certainly "garments intended to be worn together," since they constituted the clothes (uniforms were not yet in vogue at this time) which I was required to wear to both elementary school and high school.

My next suit was a sailor suit. Sure, I probably had my first such suit long before my "Communion" suit, but this later sailor suit was the real thing and worn by me for four years for formal occasions. The blue one had thirteen buttons, and the white one was impossible to keep clean. Each came with a cute little neckerchief. My work suit during this period was a dungaree shirt and dungaree pants.

Leaving the Navy and entering the world of business, I entered the "suit" world for real and for the next 36 years I wore a suit every business day (that is roughly 9,000 days). Towards the end of my business career I was able to "dress down" on Fridays, but that concession came to management employees years after it was offered to non-management employees. By the way, many of you remember that IBM employees not only had to wear a suit, but their suit had to conform to the very strict "uniform of the day" which was required by IBM management.

Well, now that I have retired and live in Florida full time, my suit has become

shorts and a tee shirt, except when I golf when it becomes shorts and a sports (with a collar) shirt or when I go out to dinner, when it becomes slacks and a sports shirt.

I have also noticed that my fellow retirees and I are fond of pointing to visitors to our condominium development who are attired in suits as suits. We, therefore, have come up with a new dictionary definition which defines a **suit** as a person who wears one!

Pumps Committee

Leonard Tompkins



We are still under water restrictions. The South Florida Water Management District has not made any changes to the water regulations, so it means that watering will still remain at two days a week and you may hand water with a hose with a self-closing nozzle from 5 to 7pm every day except Friday. No watering on Friday. Remember that hand watering comes from the

building water supply and you are paying for it, not like the sprinklers that come from the lake or wells through our pumping system.

We have had some rain and that helps a lot. While riding around the Village it looks pretty green so I don't think the restrictions have hurt us too much, in fact, with less water the roots go deeper looking for water, and the result is a better lawn.

A Silly Millimeter

"I'd walk a mile for a camel."

This statement, at least, has a swing.

But how will the poets rhyme with "kilometer"?

How will it change all the songs that we sing?

"Though we're apart, love, you know I'll be true,

"Over the kilometers, I'm waiting for you"

"Moon" goes with "June" and "smile" goes with "mile."

If they change all the language they'll be cramping our style!

Maybe the British make love with barometers.

And measure their passion with words like kilometers.

But here in the good old U.S. of A.

We'd like to continue to do it our way.

Eden Arin Grossman

Hurricane Check List

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

Things To Do Now

1. Review your insurance policy.
2. Call UCO Office if you must depend on electricity for your life support in any manner.
Example: Oxygen, refrigeration for insulin, etc.
3. If you want to install shutters, speak with your association president. Storm panels are recommended.
Note: Century Village is not an evacuation area. Our buildings and our area are considered very safe in a hurricane.
4. If you are leaving for the hurricane season, remove or secure all items on your patio. Take them inside. Remember it is not the wind that destroys but the objects the wind throws around that causes destruction.
5. Trim all your trees.
6. Select a safe room in your apartment away from windows and doors and all flying debris. Examples: Use your bathroom if it has no windows, or a hallway.
7. Check stair lights and emergency lights on building.
8. Make arrangements to secure awnings.

Things to Do One Or Two Days Before The Storm

1. Remove all patio furniture.
2. Install your shutters — Lower awnings.
3. Remove recyclable containers to your laundry room and secure your dumpsters. Tie down lids.
4. Fill your car's gasoline tank.
5. Turn your refrigerator and freezer to its coldest settings and freeze water in plastic jugs. They will keep food colder longer, if electricity goes off, and when thawed out can be used for drinking.
6. Wear your Medic Alert tag.
7. Clean your bathtub and then fill with water for sanitary purposes. This is not for drinking.
8. Place all your valuables, such as treasured pictures, personal papers, insurance papers, etc., in waterproof containers or plastic garbage bags. Store them on the top shelf of the closet. Also wills, contracts, deeds and bonds, passports, social security cards, bank accounts, immunization cards, birth certificates, etc.
9. Secure checkbook, cash, ATM card. Do not leave valuables in a home safe during the hurricane.
10. For those on electric assisted oxygen: to get the necessary portable tanks for their needs (2-hr., 6-hr., or 7-day supplies) in case of prolonged power outages.
11. For those on insulin: get a small insulated cooler and ice packs so you can keep insulin cool during outages without many trips to refrigerator.
12. For all emergencies: Call 9-1-1
13. For further information: Contact UC office, 683-9189. Ask for Vince Salvo, Dan Salvo, Irv Lazar, Dave Bernstein.

Hurricane Kit Check List.

1. Water — the most important! One gallon per person, per day.

2. Packaged foods — canned meats, fruits, vegetables, juices, milk, soup, sugar, salt, pepper, peanut butter, jelly, crackers, granola bars, cookies, hard candy, sweetened cereals, instant coffee, tea bags.
3. Manual can opener — (not one operated by electricity)
4. Toiletries — toilet paper, soap, feminine supplies, denture needs, extra eyeglasses.
5. First Aid Kit — bandages, gauze pads, tape, scissors, tweezers, needle, antiseptic, safety pins, sunscreen, aspirin.
6. Battery operated radio.
7. Extra batteries for flashlights, radio, etc. and charge rechargeable batteries.
8. Candles.
9. Eating Utensils — paper cups, plates, plastic knives and forks.
10. Extra medicine — prescriptions.
11. Flashlights.
12. Matches
13. Mosquito repellent.
14. Plastic trash bags — to store many of the items in this section.
15. Portable cooler.
16. Change of clothing.
17. Entertainment — games and books.

During the Hurricane

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

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

After Hurricane

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

INJURED?

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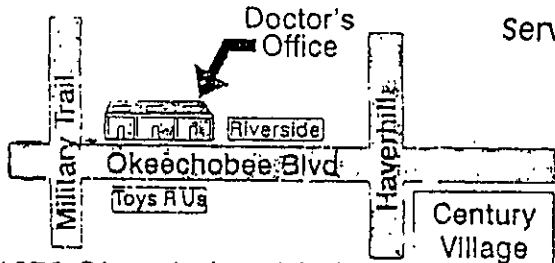
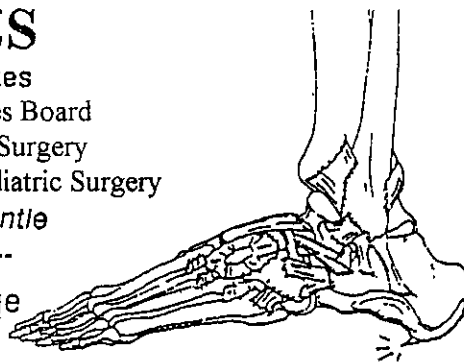
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Just to have you catch up on a few of the happenings here in the Village.

The bocci courts behind the Clubhouse have been paved; runners to be placed in the lobby of the Clubhouse during rain have been ordered; the shrubbery on Century Boulevard has been trimmed to allow better visibility for those exiting from Borden Street and my request at the Delegate Assembly for additional volunteers for UCO was responded to by several residents

Those of you who attend the second shows in the auditorium are aware that they are very rarely, if ever, sold out. It doesn't matter how few tickets are sold, the performers are paid as much for the second show as for the first. We had investigated the possibility of enlarging the auditorium (and will continue to do so), but the preliminary estimates were quite high.

Several changes are in progress at the Clubhouse. The Computer Club has been moved to the upstairs gym room where the exercise machines had been and the billiard tables will be moved to where the Computer Club was located. There are two bathrooms adjacent to this room which will be converted for Ping-Pong. The old billiard room will be converted to meeting rooms with a movable wall which will allow for either a large meeting or two smaller ones. Also, when tickets for the season are given out, this room will be ideal for that purpose. That leaves the art room, which will be converted for use by the artists among us. This will include, in addition to paint-

ing, sculpting and other art projects as the need arises.

In the 2002 WPRF budget, money has been set aside for an additional tennis court and canopies for the shuffleboard courts

Plans are afoot to continue UCO's landscaping efforts once the irrigation system is in place. This will include not only sod but shade trees and perennials.

On a Personal Note:

There were several humorous things which occurred during my trip to China. Among them a few spelling booboos on signs which in many cases were both in Chinese and English. For example: "Bridal Wedding Pictures" and "Terra Cotta Worriers." Our excellent national Chinese guide related this story: Chinese men feel that the best things in the world for them to have, are an American salary, Chinese food, an English house and a Japanese wife. The worst things are a Chinese salary, English food, a Japanese house and an American wife.

Essie and Larry Kerner (my aunt and uncle) celebrated their 60th wedding anniversary during the month of August and my parents celebrated their 71st. If you or your friends are celebrating more than 60 years of marriage or 90 years of life, notify us so we can tell others.

I want to give special thanks to the Programs and Services Committee, who are ever vigilant in making sure that our infrastructure remains intact. **Be a volunteer**. Of course, if you see something that you think needs improvement, please write a note to my attention

Four-Way Stop Sign?

COME TO A FULL STOP!
First Car Arriving At Intersection
Proceeds After Stop.

—
If In Doubt, Car on Right
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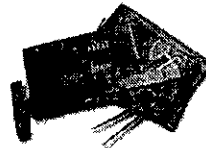
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Experience Corps for Independent Living

We Are Here to Help Improve Your Day-to-Day Living...

We are expanding our Century Village volunteer program, *Seniors Helping Seniors*, and are currently recruiting "friendly visitors" to give support and friendship to frail and elderly residents in Century Village.

This program is part of a national program called Experience Corps for Independent Living and is sponsored locally by the Area Agency on Aging, Palm Beach/Treasure Coast, Inc. Our goal at Century Village is to provide volunteer "friendly visitors" for isolated homebound seniors as well as information and referral to help frail elderly and their caregivers access much needed services which are available through community agencies and their organizations

Senior volunteers are given training in community resources, communication skills and other topics relevant to working as volunteers and have background checks prior to providing assistance as "friendly visitors" to homebound elders.

We invite you to volunteer as a "friendly visitor" and make a difference in the life of a lonely isolated person in Century Village. The Experience Corps volunteer office is located in the UCO building, 82 Stratford F. Office hours are Wednesday, 9 am to 11 am and Friday, 1 pm to 3 pm Please call Rita Rudow or Helen Diamond during office hours at 683-9189, or drop by for more information

Let's continue to offer the services that some of our older residents need and deserve and help us to offer them hope, help and companionship

DO YOU SERVE ON A CONDOMINIUM BOARD ?

Get Involved

Random Ramblings

Robert Fogelman



The summer doldrums are upon us. Things have a tendency to slow down. The mornings are relatively cool, the afternoons are hot, and the evenings are livable with our air conditioners. The traffic has eased up a bit (?) and the stores and restaurants are more accessible. Our pools should be more in use than ever by our hardy full-time residents

But that's not the point I wish to make. Some of our residents feel that the temperature elsewhere, during the summer, is cooler than what we have here in Flor-

ida. You must equate this with our summer lifestyle.

While things appear to have slowed down, our outdoor swimming pools are in greater use, our shows and movies are on a full schedule with free movies from June through December. The card room in the clubhouse is in full attendance. The exercise room and the health club at the Hastings clubhouse are very busy and the new walk-around pool at Hastings is welcomed by all

The only thing that has not slowed down is traffic

on Okeechobee. I wonder how much the traffic up north has increased? Even the waiting time in the doctors' offices has eased up. If I were to characterize our summer life here in Century Village it would be to say that our lifestyle offers an enhanced way of life that leads to an extension of our stay here.

When I think of our winter residents coming down in November or December and their repacking and trekking up north in April or May, I am very pleased that I only did this for one year before I saw the light and moved down here on a permanent basis some sixteen years ago.

The son of one of our residents visited his parents last week and he commented on how well cared for and how nice our Village looked. This was before the new palm trees and their respective lighting were

Liberty

Ms. Liberty
Your golden light
Is brighter than ever
We are now in
The twenty-first century
And the homeless poor
From round the world
Still come through
Your open door
A great many
From your time
Have joined
The elite and
Bourgeois classes
Doing well
Amongst the masses
Cheers Emma
Your poem
Just great

Willie Immerman

installed.

In the next few years we can expect even more improvements in Century Village, which will enhance our way of life to unexpected heights

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Ground Floor Corner 1 bed 1-1/2 ba.

Easthampton I move-in 16,000
Sheffield H great value 14,000
Cambridge G pretty & nice 19,000

Upper Corner 1 bed 1-1/2 ba.

Waltham E picture perfect 23,900
Chatham D h2oview 18,000

Ground Floor 1 bed 1-1/2 ba.

Canterbury F must-see 20,000
Bedford A very nice 14,000
Sheffield H super area 14,000
Southampton A mir closets, pretty 27,000
Coventry L serene furn 16,900
Waltham I fully furn 14,500

Upper Floor 1 bed 1-1/2 ba.

Dover A beautiful 29,500
Sheffield J super 18,000
Oxford 400 beauty 30,000

Ground Floor 1 bed 1 ba.

Sussex B good value 12,000
Andover C furn 12,500
Easthampton E super 14,500
Andover F furn 14,000
Windsor F very nice 15,900
Berkshire K beauty 20,000
Coventry L serene 16,900
Oxford 200 corner 23,900

Upper Floor 1 bed 1 ba.

Andover F great value clean 12,000
Chatham B pretty & h2oview 14,000
Kent A pristine 20,000
Waltham I lots of upgrades 15,000

Sussex I new appl & nice 13,500

Kingswood B value 13,500
Kingswood E has everything 11,900
Canterbury E furn 14,500
Northampton R pristine 15,000
Camden N near pool 15,000
Salisbury H walk-in 20,000

Ground Fl. Cor. 2 bd. 1-1/2 ba. & 2 ba.

Plymouth O corner X-clean 56,500

Upper Fl. Cor. 2 bed 1-1/2 ba. & 2 ba.

Chatham D very special 34,000
Waltham A handyman 19,000
Oxford 100 waterview & spac. 33,900

Upper Floor 2 bed 1-1/2 ba. & 2 ba.

Golfsedge come see 36,000
Kent J immaculate 29,500

Annual Rentals

Windsor H 1/1 clean 425
Sussex I 1/1 fantastic 495
Sheffield G 1/1 very nice 500
Camden N 1/1 near pool 550
Canterbury F 1/1 clean 550
Northampton R 1/1 great 600

Seasonals

Norwich E 2/1.5 very pretty 900
Cambridge B 1/1.5 corner beauty 1200
Sheffield G 1/1 great 1000
Camden N 1/1 very nice 950
Kent I 1/1 corner redone 1000
Sheffield I 1/1 super 950
Canterbury E 1/1.5 corner 950

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Medical Breakthroughs in Israel

Continued from page 16

sue of the prestigious scientific journal *Journal of Clinical Investigation*. The study was conducted by Dr. Itzhak Kehat under the direction of Dr. Lior Gepstein of the Rappaport Facility of Medicine at the Technion, and of Rambam Medical Center, Haifa, respectively.

At Hebrew University:

A second major discovery this week was announced yesterday at Hebrew University's School of Pharmacy. Researchers have developed a new method for ensuring that prescribed drugs reach their intended target areas in the body. Chemical substances in many drugs are soluble in fatty or oily solutions, but not in water, thus limiting their penetrability in the body. Prof. Shimon Benita of the School of Pharmacy at the Hebrew University Faculty of Medicine has developed a method using positively charged oil droplets in water emulsions for improving the delivery and absorption of these lipophilic drugs.

The Yissum Research Development Company of the Hebrew University has registered two worldwide patents on the technology. A new French biotechnology company, Novagali SAS, has obtained the license to develop the technology for commercial pharmaceutical purposes. Two French venture capital companies have invested 4 million Euros in the project.

From the Internet

Springtime in the Village

A spattering of raindrops –
The wind blows wild and bold!

To make me warm and safe again

I need a hand to hold!
I watch Jay Leno, cannot sleep –

My lonely bedroom cold –
Demons lurk beside my bed,
I need a hand to hold!
Russian dancers on our stage,

Like barbarians of old –
Thrill me with wild music,
I need a hand to hold!
"Fur Elise" on my piano,
A laundry load to fold –
Tasty potato latkes – but
I need a hand to hold!

Sophia Hertzberg

Helpful Hints By Larry Kall, President
From Village Mutual
Tankless Hot Water Systems

We recently had some requests about the feasibility of installing a "tankless hot water system" to replace our 30 or 40 gallon hot water tank. The idea was that this system would eliminate the danger of a hot water tank leaking and damaging an apartment. This is what we found out:

There are several manufacturers of "tankless systems," all using the same basic system of heating hot water "instantly." However, they are not entirely tankless as most models have a storage capacity of 2.6 or 8 gallons of water. In actuality, this storage capacity is a small cartridge that is mounted between the incoming water supply and the hot water outflow pipe. These units are usually installed in

the space where the hot water tank was located and connected to the electrical supply.

While these tankless systems do work, they have limited capacity even if an 8-gallon cartridge is used. As in any hot water system, there are connections that could conceivably fail and would cause water to flow into an apartment. The major question is whether these systems will supply as much hot water as a normal hot water tank or will people who use a lot of hot water find that the tankless systems run out of hot water faster. The "jury is still out" on this decision as there are not a lot of these systems installed in the village. However, should someone want to install a tankless system, there are several manufacturers available and we

would assume that a Palm Beach County plumbing permit would be required. Our service company is capable of installing these systems (as are others) but at this point we could neither recommend the installation of the system or tell you not to install one. It comes down to this: If you want to install the system, it is available. Standard hot water tanks go bad and they can cause damage in an apartment. Normally they start to leak and people see water on the floor or the carpet gets wet. At this point the water supply to the tank can be shut down and the tank replaced. Yes, there are rare occasions when a hot water tank "lets go" and an apartment sustains water damage. In this regard, there are also occasions when leaking toilets, dishwashers, faucets or sinks cause damage to an apartment.

A Child's Voice

Mother isn't
Home much
She is out
Working
So we could
Have a better life
I miss her
She used to
Read books
To me
She knew when
I needed her
And kiss me
When I hurt
She now is
A very important person
And I am
Very happy
For her
But I miss her
I think now
She makes
Other people happy
When she comes home
She is very tired
And I kiss her
To take away
Her hurt

William Immerman

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CAMDEN G	1/1	PENDING	NORTHAMPTON S	1/1	14,850
CANTERBURY E	1/1.5	16,000	NORWICH M	1/1.5	15,900
DOVER A	2/1.5	49,500	SOUTHAMPTON A	1/1.5	23,000
DOVER B	1/1.5	PENDING	STRATFORD O	1/1.5	24,000
EASTHAMPTON D	1/1.5	PENDING	WALTHAM H	1/1	PENDING
EASTHAMPTON E	1/1.5	17,000	WINDSOR C	2/1.5	39,900
EASTHAMPTON F	1/1.5	15,900	WINDSOR P	1/1.5	18,900
NORTHAMPTON G		SOLD			

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Explanation of Amendment to Documents

By Bob Fogelman

Foreclosure of a condominium unit by any institutional first mortgage (bank): — as stated in the 1969-71 original condominium documents.

"The mortgagor can then sell the unit without going through the screening and approval process under the Declaration."

Amendment C-6 to the 1999 UCO Model Documents:

"After judicial sale of a unit or any interest therein, through foreclosure or other judicial process, the sale and purchaser must still be approved by the association or management firm, which approval shall be in recordable form executed by two officers of the association or management firm, and delivered to the purchaser"

HOWEVER — It is important to remember that this amendment is not effective retroactively. If a mortgage by an institutional lender or a bank was executed and recorded on a unit prior to the association's adopting the form C-6 amendment, then the amendment may not apply to that mortgage and to the institutional lender holding that mortgage.

In other words, if the unit was mortgaged by a bank prior to the association's adoption and recording of amendment C-6 to their declaration, then the bank can sell the foreclosed unit without the approval of the association.

But if the mortgage is issued after the association has adopted amendment C-6, the foreclosure sale by the mortgagor must be approved by the association.

An association's amendment to their declaration which relates to the "55 years of age of residents" restriction is in force regardless of the year of the mortgage

ROAD RULES AT INTERSECTIONS

1. If you are making a turn you are required to SIGNAL. This is not only the law it is also essential for safety.
2. The first vehicle to reach the intersection has right of way.
3. If more than one vehicle reaches the intersection at the same time the vehicle on the right has right of way.
4. Do not assume that any other driver knows these rules. Pull out of an intersection cautiously and, if possible, signal with a gesture to the other driver(s).

spotlight on health

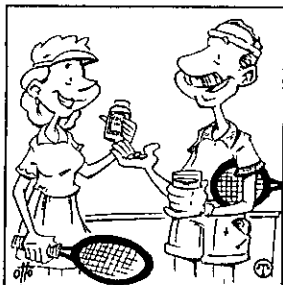
Men Take Charge Of Their Health By Adding Calcium!

(NAPS)—While women have been hearing about the relationship between calcium and osteoporosis for years, in actuality, bone health is important for people of all ages and genders. Yet most men are not aware of osteoporosis as a men's health issue. Osteoporosis remains one of the most underdiagnosed and undertreated diseases in men. It is estimated that there are 2 million men in America with osteoporosis, and an additional 3.1 million who are currently at risk for the disease.

Calcium is well known for its role in helping to fight bone loss. Now, the same calcium that helps fight bone loss may help keep your colon healthy, too. According to a major clinical study, two Caltrate® tablets a day helped some patients maintain a healthy colon by reducing the risk of recurrence of colon polyps, a risk factor for colon cancer. Colon cancer is the third most common cancer in men and women, so calcium may play an important role in bone and colon health.

Some important risks associated with multiple health concerns affecting men today, including osteoporosis and colorectal cancer, can be reduced with simple lifestyle changes. A healthy diet that is low in fat, abundant in fruits and vegetables, rich in calcium with adequate vitamin D, avoidance of smoking and excessive alcohol intake, and engaging in physical activity including weight-bearing exercises may all help reduce the risks. Warning signs of osteoporosis in men include a change in posture or sudden back pain. However, the most common way osteoporosis is diagnosed in men is by loss of height or a fracture. By incorporating healthier lifestyles, men may be able to reduce their risk of osteoporosis, as well as the recurrence of colon polyps.

Dr. Barbara Levine, Director of the Calcium Information Center at



Experts believe osteoporosis often goes undiagnosed and untreated in men.

Rockefeller University, has been working with men's health issues for many years. "It is important for men to be aware of potential health concerns. They need health education and modification of lifestyle for reduced risk of several diseases," says Dr. Levine. "Most people don't realize that calcium has various health benefits for men. Calcium is proven to promote bone health, and in a major clinical study it has been shown to reduce the recurrence of colon polyps," says Dr. Levine. According to Dr. Levine, "Men older than 70 are especially at risk for osteoporosis and should be getting 1200 mg of calcium in their daily diet."

To address these health issues, Whitehall-Robins, the makers of Caltrate® and the Men's Health Network have formed a partnership to educate men and their families about health concerns for men, and steps they can take to reduce risk. "For ten years our organization has developed educational campaigns on men's health issues. Partnering with an organization such as Whitehall-Robins to spread the word is a natural fit," states Dr. David Gremillion of the Men's Health Network.

To learn more about osteoporosis, bone health and colon health, visit the site at www.caltrate.com.



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Financial Statements

March 31, 2001

United Civic Organization, Inc.
Balance Sheet
March 31, 2001

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Assets						
Cash and cash equivalents	\$ 394,384	\$ 118,212	\$ 539,406	\$ 136,913	\$ 242,762	\$ 1,331,677
Investments, net of amortized discount	147,900	-0-	100,000	-0-	-0-	247,900
Accounts receivable	-0-	1,065	576	7,494	562	9,697
Prepaid income taxes	5,200	-0-	-0-	-0-	-0-	5,200
Prepaid insurance	-0-	1,388	-0-	-0-	-0-	1,388
Property and equipment, net of accumulated depreciation	145	796	-0-	14,612	-0-	15,553
Utility deposits	60	215	-0-	4,465	-0-	4,740
Due from other funds	106,188	-0-	75,000	26,042	-0-	207,230
Total assets	\$ 692,477	\$ 121,676	\$ 714,982	\$ 189,526	\$ 242,762	\$ 1,872,923
Liabilities						
Due to other funds	\$ 85,990	\$ 16,818	\$ 55,611	\$ 44,965	\$ 3,846	\$ 207,230
Unearned dues/assessments	23,562	-0-	-0-	-0-	100,985	124,937
Total liabilities	109,552	16,818	55,611	45,255	104,831	332,167
Fund balances						
Appropriated	154,817	-0-	505,459	-0-	138,493	798,769
Unappropriated	339,198	104,858	153,312	144,171	-0-	742,049
Total fund balance	493,925	104,858	659,271	144,171	138,493	1,540,818
Total liabilities and fund balance	\$ 603,477	\$ 121,676	\$ 714,982	\$ 189,526	\$ 242,762	\$ 1,872,923

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INDEPENDENT ACCOUNTANTS' COMPILATION REPORT

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

We have compiled the accompanying balance sheet of United Civic Organization, Inc. as of March 31, 2001, and the related statement of revenues, expenses and fund balance and cash flows for the three months then ended, and the accompanying supplementary information contained in Supplementary Schedules I, II, III, IV and V, which are presented only for supplementary analysis purposes, in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants.

A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying financial statements and supplemental schedules and, accordingly, do not express an opinion or any other assurance on them.

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

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

July 9, 2001

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the three months ended March 31, 2001

Nature of Operations

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

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

Method of Accounting

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

The Operating Fund reflects the operating assessments paid by the Organization's membership to meet the costs of operations. Expenses of this fund are limited to those connected with the day-to-day operations not reported by another fund.

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

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

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

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

United Civic Organization, Inc.
Statement of Revenues, Expenses and Fund Balances
For the three months ended March 31, 2001

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Revenues						
Member dues/assessments	\$ 7,854	\$ -0-	\$ 282,744	\$ 155,273	\$ 310,135	\$ 756,006
Interest and dividends	3,721	1,872	10,064	5,558	5,245	26,460
Investigation	35,625	-0-	-0-	-0-	-0-	35,625
Advertising	-0-	20,782	-0-	-0-	-0-	20,782
Donations	-0-	-0-	1,403	-0-	-0-	1,403
Administrative fees	2,400	-0-	-0-	-0-	-0-	2,400
Lunchroom income	1,107	-0-	-0-	-0-	-0-	1,107
Copy income	871	-0-	-0-	-0-	-0-	871
Gate passes	-0-	-0-	-0-	7,560	-0-	7,560
Bar sales	-0-	-0-	-0-	2,460	-0-	2,460
Total revenues	51,578	22,654	294,211	170,851	315,400	854,694
Expenses						
Allocable administrative expenses	2,852	2,852	2,852	2,852	-0-	11,408
Allocable professional fees	4,461	4,461	4,461	4,461	-0-	17,844
Bank charges	7	24	-0-	143	-0-	176
Donation	5,425	-0-	-0-	16,593	-0-	22,018
Investigations	14,802	-0-	-0-	-0-	-0-	14,802
Legal fees	7,624	-0-	-0-	-0-	-0-	7,624
Printing, postage, office	-0-	6,431	-0-	-0-	-0-	6,431
Repairs and maintenance	-0-	-0-	487	14,467	-0-	14,954
Utilities and telephone	-0-	273	-0-	3,446	-0-	3,719
Transportation contract	-0-	-0-	217,469	-0-	-0-	217,469
Fencing	-0-	-0-	4,700	-0-	-0-	4,700
Signs	-0-	-0-	2,350	-0-	-0-	2,350
Ambulance contract	-0-	-0-	-0-	-0-	28,151	28,151
Security contract	-0-	-0-	-0-	86,274	-0-	86,274
Cable contract	-0-	-0-	-0-	-0-	276,008	276,008
Security related expense	-0-	-0-	-0-	17,064	-0-	17,064
Gatehouse replacement	-0-	-0-	-0-	78,211	-0-	78,211
Pump maintenance	-0-	-0-	-0-	-0-	1,999	1,999
Canals and swales	3,000	-0-	-0-	-0-	-0-	3,000
Administrative fees	-0-	-0-	-0-	-0-	2,400	2,400
Total expenses	38,181	14,041	232,219	223,513	308,558	816,612
Excess revenues over (under) expenses	13,397	8,613	61,892	(52,662)	6,842	38,082
Fund balance, January 1, 2001	480,528	96,245	527,479	196,833	131,651	1,502,736
Fund balance, March 31, 2001	\$ 493,925	\$ 104,858	\$ 659,271	\$ 144,171	\$ 138,493	\$ 1,540,818

Reconciliation of excess revenues over (under) expenses to net cash provided (used) by operating activities

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Excess revenues over (under) expenses	\$ 13,397	\$ 8,613	\$ 61,892	\$ (52,662)	\$ 6,842	\$ 38,082
Adjustments to reconcile excess revenues over (under) expenses to net cash provided (used) by operating activities:						
Amortized discount on U.S. Treasury Bills/Notes	(1,426)	-0-	(1,551)	(485)	-0-	(3,462)
(Increase) decrease in:						
Accounts receivable	-0-	(1,065)	(576)	(7,494)	(562)	(9,697)
Due from WPPF	-0-	1,019	-0-	-0-	-0-	1,019
Prepaid income taxes	(5,200)	-0-	-0-	-0-	-0-	(5,200)
Deposits	-0-	-0-	-0-	496	-0-	496
Increase (decrease) in:						
Accounts payable	(8,628)	-0-	(5,469)	(79,455)	(3,647)	(97,203)
Unearned dues/assessments	23,562	-0-	-0-	390	100,985	124,937
Income taxes payable	(121,633)	-0-	-0-	-0-	-0-	(121,633)
Net cash provided (used) by operating activities	\$ (99,928)	\$ 9,567	\$ 54,296	\$ (139,214)	\$ 103,618	\$ (72,661)

Read the accompanying notes and the independent accountants' compilation report.

United Civic Organization, Inc.
Notes to Financial Statements
 As of and for the three months ended March 31, 2001

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Property and Equipment

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

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

Income Taxes

Common Interest Realty Associations may be taxed as regular corporations or elect to be taxed as homeowners' associations. The Organization elected to be taxed as a homeowners' association for the year ended December 31, 2000 in accordance with Section 528 of the Internal Revenue Code. Under this section, the Organization excludes from taxation exempt function income, which generally consists of assessments from members. Nonexempt function income (i.e., investment earnings, net profit from Reporter Fund, and other income received from nonmembers) is taxable to the Organization at a flat 30% federal rate, after a \$100 deduction.

Member Assessments

The Organization's members are subject to annual assessments for the Operating and Pump Funds; and are subject to quarterly assessments for the Transportation and Security Funds. Assessments for Ambulance and Cable are voluntary. Members who receive these services are assessed annually for Ambulance and quarterly for Cable. Assessments receivable at the balance sheet date represent fees due from the members. Unearned dues/assessments represent fees paid by the members in anticipation of the due date. These assessments will be recognized as revenue in the period in which it is due. Any excess assessments at year-end are retained by the Organization for use in future years.

Each of the 309 Associations is required to collect and remit the above assessments for its members.

Cash and Cash Equivalents

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

Marketable Securities

The Organization's investments in certificates of deposit and debt securities, which typically mature in one year or less, are held to maturity and valued at cost, which approximates fair market value.

Allocable Expenses

The Board of Directors determined that various administrative expenses are to be shared equally by the Operating, Reporter, Transportation, and Security funds, and reflected this decision in the 2001 budget. The expenses are paid by the Operating fund, and then allocated to the respective funds by recording an amount due to/from other funds.

Estimates

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

2. INVESTMENTS:

Investments, net of unamortized discounts as of March 31, 2001 consisted of the following:

	Operating Fund	Transportation Fund	Total
United States Treasury Notes	\$ 150,000	\$ -0-	\$ 150,000
Certificate of deposit	-0-	100,000	100,000
Unamortized discount	(2,500)	-0-	(2,500)
Amortized cost basis	147,500	100,000	247,500
Aggregate fair market value	149,735	100,000	249,735
Gross unrealized holding gain	\$ 2,235	\$ -0-	\$ 2,235

3. PROPERTY AND EQUIPMENT:

Property and equipment as of March 31, 2001 consisted of the following:

	Operating Fund	Reporter Fund	Security Fund	Total
Furniture and equipment	\$ 5,399	\$ 4,254	\$ -0-	\$ 9,653
Computers	2,529	6,003	28,903	37,435
	7,928	10,257	28,903	47,088
Less accumulated depreciation	(7,783)	(9,461)	(14,291)	(31,535)
	\$ 145	\$ 796	\$ 14,612	\$ 15,553

4. APPROPRIATED FUND BALANCE:

Operating Fund: The Board of Directors allocates a portion of surpluses to be used for unanticipated and unbudgeted legal costs as an appropriated fund balance. The net surplus for the investigation activity for the three months ended March 31, 2001 of \$13,189 has been designated for this purpose, and, accordingly, has been reported as an increase to the appropriated fund balance.

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

Restricted Funds: In prior years, the Board of Directors deemed the ambulance, cable and pump funds as restricted funds as the expenses of these funds are restricted to those items for which assessments were levied. Accordingly, accumulated surpluses of these funds have been designated as appropriated fund balances.

5. CONCENTRATION OF CREDIT RISK:

The Organization maintains a portion of its cash and investment balances in investment firms located in Palm Beach County. These funds are insured by the Securities Investor Protection Corporation up to \$75,000,000 per account. The Organization had no uninsured balances in these accounts at March 31, 2001.

6. COMMITMENTS:

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

Year	Amount
2001	\$ 829,227
2002	858,252
2003	892,572
2004	928,284
2005	965,412
Total	\$4,473,747

In April 1999, the Organization accepted a renewal agreement for bulk cable services that would extend the existing contract for an additional five years. The agreement is subject to annual increases not to exceed the Consumer Price Index or 5% (whichever is less). The agreement became effective May 1, 1999. Bulk cable cost as of March 31, 2001 approximated \$276,008 and anticipated bulk cable costs for the year ended December 31, 2001 approximate \$1,104,000, and have been budgeted for accordingly.

United Civic Organization, Inc.
 Supplementary Schedule I
 Schedule of Operating Fund Revenues and Expenses
 - Budget and Actual
 For the three months ended March 31, 2001

	Operating Fund Three Months Budget	Operating Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 7,854	\$ 7,854
Interest and dividends	2,550	3,721
Investigation	23,500	35,625
Administrative fees	900	2,400
Luncheon income	150	1,107
Copy income	-0-	871
Total revenues	\$ 34,954	\$ 51,578
Expenses		
Allocable administrative expenses	\$ 4,213	\$ 2,852
Allocable professional fees	4,300	4,461
Real estate taxes	75	-0-
Bank charges	75	7
Beautification	3,927	5,425
Investigations	10,575	14,802
Legal fees	19,800	7,634
Prior year surpluses	(8,386)	-0-
Income taxes	375	(1)
Cauls & Swales		3,000
Total expenses	\$ 34,954	\$ 38,181

United Civic Organization, Inc.
 Supplementary Schedule II
 Schedule of Reporter Fund Revenues and Expenses
 - Budget and Actual
 For the three months ended March 31, 2001

	Reporter Fund Three Months Budget	Reporter Fund Three Months Actual
Revenues		
Interest and dividends	\$ 1,950	\$ 1,872
Advertising	4,100	20,782
Total revenues	\$ 16,050	\$ 22,654
Expenses		
Allocable administrative expenses	\$ 4,213	\$ 2,852
Allocable professional fees	4,300	4,461
Bank charges	38	24
Printing, postage, office	6,810	6,431
Utilities and telephone	720	273
Prior year surpluses	(406)	-0-
Income taxes	375	-0-
Total expenses	\$ 16,050	\$ 14,041

The accompanying independent accountants' compilation report should be read with this supplementary schedule.

United Civic Organization, Inc.
Supplementary Schedule III
Schedule of Transportation Fund Revenues and Expenses
- Budget and Actual
For the three months ended March 31, 2001

	Transportation Fund Three Months Budget	Transportation Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 282,744	\$ 282,744
Interest and dividends	6,000	10,064
Bus passes	900	1,403
Total revenues	\$ 289,644	\$ 294,211
Expenses		
Allocable administrative expenses	\$ 4,213	\$ 2,852
Allocable professional fees	4,300	4,461
Bank charges	75	-
Exterminating	300	487
Transportation	196,500	217,469
Paving	6,000	4,700
Signs	-	2,350
Canals and swales	12,500	-
Roads, bridges and walkways	64,406	-
Income taxes	1,350	-
Total expenses	\$ 289,644	\$ 232,319

United Civic Organization, Inc.
Supplementary Schedule IV
Schedule of Security Fund Revenues and Expenses
- Budget and Actual
For the three months ended March 31, 2001

	Security Fund Three Months Budget	Security Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 154,743	\$ 155,273
Interest and dividends	3,000	5,558
Gate passes	7,750	7,560
Bar codes	1,575	2,460
Total revenues	\$ 167,068	\$ 170,851
Expenses		
Allocable administrative expenses	\$ 4,213	\$ 2,852
Allocable professional fees	4,300	4,461
Bank charges	75	145
Beautification	12,500	16,593
Repairs and maintenance	-	14,467
Utilities and telephone	3,420	3,446
Security contract	128,715	86,274
Security related expense	13,137	17,064
Gatehouse replacement	(117)	78,211
Income taxes	825	-
Total expenses	\$ 167,068	\$ 223,513

United Civic Organization, Inc.
Supplementary Schedule V
Schedule of Restricted Fund Revenues and Expenses
- Budget and Actual
For the three months ended March 31, 2001

	Restricted Fund Three Months Budget	Restricted Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 311,127	\$ 310,155
Interest and dividends	3,125	5,245
Total revenues	\$ 314,252	\$ 315,400
Expenses		
Bank charges	\$ 113	\$ -
Ambulance contract	29,063	28,151
Cable contract	275,911	276,008
Pump maintenance	6,540	1,999
Administrative fees	900	2,400
Income taxes	1,725	-
Total expenses	\$ 314,252	\$ 308,558

The accompanying independent accountants' compilation report should be read with this supplementary schedule.

Condo Documents

By Rod Tennyson

I would like to review the obligation of the Condominium Association and/or seller of a condominium to disclose to the prospective purchaser the full "Condominium Book" consisting of the Declaration, By-Laws, Articles of Incorporation, Rules and Regulations, and Question and Answer Sheet. As you know, under the UCO Model Documents, we have prepared a "Condominium Book" consisting of all of the Declaration, its Amendments, By-Laws, Rules and Regulations, and Articles of Incorporation. This so-called "Book" was designed to be reproduced for those unit owners wishing to provide the "Book" to a prospective purchaser. In fact, the Association is required under Section 718:111(12) (Official Records) to keep the condominium book in sufficient number of copies to be

available for those unit owners wishing a copy of same at a reasonable price. Section 718.503, Subsection 2 (Non-Developer Disclosure) requires that each unit owner who is selling a unit must provide a "current copy" of the Declaration of Condominium, By-Laws, Articles of Incorporation, Rules and Regulations of the Association and a copy of the Question and Answer Sheet and other financial information required under Section 718.111, FS. The obligation under Section 718.503 is an obligation of a unit owner, not of the Association, but the unit owner can demand these documents from the Association under other sections of the Condominium Act. The question becomes what constitutes a reasonable charge for the Association to charge a unit owner who requests the "Condo-

minium Book" in order to give same to a prospective purchaser. Under Section 718.111, F.S., the Association "may charge its actual cost of preparing and furnishing these documents to those requesting same." Of course, the Associations have paid \$300 for the cost of preparing the UCO Model Documents and that certainly can be included in the computation of these "actual costs." Also included would be the photocopy costs of reproducing the Condominium Book, Question and Answer sheet and the year end Financial Report for the Association. Although every condominium is different, I have suggested a reasonable fee from approximately \$25 to \$50 as a reasonable cost for the "Condominium Book."

Duplicate Bridge News

We will be starting our duplicate bridge on Monday evening, October 1, 2001, at 7pm, upstairs at the Hastings Clubhouse. It would be nice to come early so we can get together with our old and new friends. There is an elevator for people who need to use it. We welcome newcomers. On Wednesday afternoon, the duplicate game will start at 1pm. Again we suggest you come early, so keep in mind these dates: October 1st and October 3rd. Any questions please call Mimi at 697-2710 or Sadie at 689-2856. Party bridge will begin on Friday, October 5, at the Main Clubhouse. If you need further information, please contact Sadie Goldberg at 689-2856.

Birthday Wishes

On August 11th, 2001, a birthday party was given by Theresa Hastowa of Easthampton B for William Haltrich, who turned 95 years of age. The party was attended by 12 friends from Easthampton B and four members of Bill's family. Everyone enjoyed this very special occasion and wished Bill many more birthdays. Bill's wish as he blew out 95 candles was to live to be 100! Hope your wish comes true, Bill.

Mae Stenson

Bridge classes will begin sometime in November. See Judy in the office at the Main Clubhouse for further information.

Random Thoughts

There are always death and taxes, however, death doesn't get worse every year.

I don't mind going nowhere, as long as it's an interesting path

Anything free is worth what you pay for it.

In just two days, tomorrow will be yesterday. I always wanted to be a procrastinator, but never got around to it.

My inferiority complex is not as good as yours.

I am having an "out of money" experience.

I plan on living forever. So far, so good.

Practice safe eating — always use condiments.

A day without sunshine is like night.

I have kleptomania, but when it gets bad, I take something for it

You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.

It's frustrating when you know all the answers, but nobody bothers to ask you the questions.

The real art of conversation is not only to say the right thing at the right time, but also to leave unsaid the wrong thing at the tempting moment.

Brain cells come and brain cells go, but fat cells live forever!!!!

Age doesn't always bring wisdom, sometimes age comes alone.

Life not only begins at forty, it begins to show.

You don't stop laughing because you grow old, you grow old because you stopped laughing.

With that thought in mind, keep smiling and have a happy day.

Love is grand, divorce is a hundred grand.

I am in shape. Round is a shape

Time may be a great healer, but it's a lousy beautician.

Never be afraid to try something new. Remember, amateurs built the ark, professionals built the Titanic.

Conscience is what hurts when everything else feels so good.

Talk is cheap because supply exceeds demand.

Even if you are on the right track, you'll get run over if you just sit there.

Politicians and diapers have one thing in common: They should both be changed regularly, and for the same reason.

An optimist thinks that this is the best possible world. A pessimist fears that this is true.

Taken off the Internet

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

**In Memory Of
Neil E. Frankel
1943-2001**

**Loving Son, Husband,
Father and Grandfather**

To My Dad

What can be said about my Dad?

Everything is good, there is nothing bad

Son is what he called me I am his biggest fan

So proud to call him *Father*

After all he was the man Anything you needed

The "Handyman" was there Solving all our problems

And taking away our despair

It just isn't fair It's just not right

I talked to him in the afternoon

And then he's gone that night

He had so much to live for

There was nothing he could not do

I'll always love and cherish him

He's the greatest man I ever knew

It's just so hard to look ahead.

Without him here with me A better father and a better friend

There could never be Somehow we must go on

And try to find our way We love him and we'll miss him

More than words can ever say

HE IS, WAS AND ALWAYS WILL BE MY HERO

**Suggestion
for
Emergencies**

An ever-present fear by those living alone is to suffer a disabling injury at home and being unable to reach a phone.

Consider buying a light-weight portable telephone which may be carried about in a large pocket. In an emergency, pressing the "0" for the operator, or dialing 911, would quickly bring help.

Be sure to leave a set of keys with someone (or two) in your building.

For quick reference tape a list of phone numbers of friends and neighbors on the back of the phone.

Welcome Back Winter Residents!

Blair J. Ciklin
First Vice President - Investments

561-820-2335
800-327-6322

SALOMON SMITH BARNEY

A member of citigroup

SALOMON SMITH BARNEY INC.
777 South Flagler Drive
Suite 700, East Tower
West Palm Beach, FL 33401-6161
FAX 561-833-5281



**PORT
OF
PALM BEACH**

BLAIR J. CIKLIN
Port Commissioner

P. O. Box 9935
Riviera Beach, Fl. 33419 USA
(407) 842-4201 (Office)

24 Hour 842-4270
FAX (407) 842-4240

A Crash Course in Facts About the the Mideast

- Nationhood – Israel became a nation in 1312 B.C.E., two thousand years before the rise of Islam

- Arab refugees in Israel began identifying themselves as part of a Palestinian people in 1967, two decades after the establishment of the modern state of Israel.

- Since the Jewish conquest in 1272 B.C.E., the Jews have had dominion over the land for one thousand years with a continuous presence in the land for the past 3,300 years.

- The only Arab dominion since the conquest in 635 C.E. lasted no more than 22 years.

- For over 3,300 years, Jerusalem has been the Jewish capital. Jerusalem has never been the capital of any Arab or Muslim entity. Even when the Jordanians occupied Jerusalem, they never sought to make it their capital, and Arab leaders did not come to visit

- Jerusalem is mentioned over 700 times in the *Tanach*, the Jewish Holy Scriptures. Jerusalem is not mentioned once in the Koran.

- King David founded the city of Jerusalem. Mohammed never came to Jerusalem

- Jews pray facing Jerusalem. Muslims pray with their backs toward Jerusalem.

- Arab and Jewish refugees: Much has been said about Arab refugees who have been living in refugee camps in Jordan, Lebanon, etc. since 1948. Little has been said about Jewish refugees from those same countries who have made their way to Israel at the same time.

- The number of Arab refugees who left Israel in 1948 is estimated to be around 630,000. The number of Jewish refugees from Arab lands is estimated to be the same.

- In 1928 the Arab refugees were encouraged to leave Israel by Arab leaders promising to purge the land of Jews. Sixty-eight percent left without ever seeing an Israeli soldier.

- The Jewish refugees were forced to flee from Arab lands due to Arab brutality, persecution and pogroms.

- Arab refugees were *intentionally* not absorbed or integrated into the Arab lands to which they fled, despite the vast Arab territory. Out of the 100,000,000 refugees since World War

II, theirs is the only refugee group in the world that has never been absorbed or integrated into their own peoples' lands.

- Jewish refugees were completely absorbed into Israel, a country no larger than the state of New Jersey.

- The PLO's charter still calls for the destruction of the state of Israel. Israel has given the Palestinians most of the West Bank land, autonomy under the Palestinian Authority, and has supplied them with weapons.

- Under Jordanian rule, Jewish holy sites were desecrated and the Jews were denied access to places of worship. Under Israeli rule, all Muslim and Christian sites have been preserved and made accessible to people of all faiths

- The UN record on Israel: Of the 175 Security Council resolutions passed before 1990, 97 were directed against Israel.

- Of the 690 General Assembly resolutions voted on before 1990, 429 were directed against Israel.

- When part of Jerusalem was under Jordanian rule, the UN was silent while 58 Jerusalem synagogues were destroyed by the Jordanians, while the Jordanians systematically desecrated the ancient Jewish cemetery on the Mount of Olives, while the Jordanians enforced a policy of preventing Jews from visiting the Temple Mount and the Western Wall, the two sites most holy to religious Jews.

- Israel is the only member of the UN that is not permitted membership on the Security Council.

- Israel has never been permitted membership in the International Red Cross

From the Internet

Sage Advice

Keep your thoughts positive because your thoughts become your words.

Keep your words positive because your words become your behaviors.

Keep your behaviors positive because your behaviors become your habits.

Keep your habits positive because your habits become your values.

Keep your values positive because your values become your destiny.

Gandhi

Submitted by Ken Davis

ARBITRATION: WHAT, WHY AND HOW

In the State of Florida, certain disputes involving both condominiums and cooperatives are required by statute to be resolved by arbitration. The statute governing homeowners' associations provides that, where suits are filed in court, the judge may order the parties to enter mediation or arbitration. These methods of alternate dispute resolution are regarded as offering a speedier and more cost-effective option to litigation.

In arbitration, the arbitrator, a neutral third person, considers the facts and arguments presented by the parties and renders a decision.

Arbitration should not be confused with mediation, which is the process whereby a neutral third person, called a mediator, encourages and facilitates the voluntary settlement of the dispute between two or more parties. This is an informal and non-adversarial process in which the objective is to help the disputing parties reaching mutually acceptable and voluntary agreement. In mediation, the decision-making authority rests with the parties; the role of the mediator is to assist the parties in identifying issues, fostering joint problem-solving and exploring settlement alternatives.

Particularly in the case of condominium associations, the board of directors will likely at some point find it necessary to institute or defend an arbitration proceeding. The arbitration of condominium disputes is regulated by Section 718.1255, Florida Statutes, and Chapter 61B-45, Florida Administrative Code. An arbitration proceeding may involve a hearing if there are disputed issues of material fact. If a hearing is held, each party is given an opportunity to present evidence through witnesses and exhibits. If there are no disputed issues of material fact, the arbitrator will generally decide the case based upon the assertions in the petition for arbitration, the answer filed in response to the petition by the other party, and the applicable law. In some cases, in the course of an arbitration proceeding, the arbitrator may refer the dispute to an independent mediator so that a settlement can be worked out. If no settlement can be worked out then the arbitration proceeding resumes if both parties agree. If they do not agree, the dispute is referred to Court.

A Petition for Arbitration involving a condominium dispute must be accompanied by a \$50.00 filing fee. The arbitration section, which is part of the Department of Business and Professional Regulation, employs attorneys to conduct arbitration proceedings. In-person hearings are held at or near the location of the condominium, with the arbitrator traveling from Tallahassee to conduct the hearing. Hearings are also held by telephone, or by video conference at a facility near the condominium. The arbitrators have jurisdiction over disputes involving the authority of the directors of an association to require any unit owner to take an action or not to take any action involving an owner's unit or the appurtenances thereto, and the authority of the board to alter or add to the common elements. In addition, an arbitrator can hear cases involving the failure of the board to properly conduct elections, to give adequate notice of meetings, to properly conduct meetings or to allow inspection of books and records.

Typical disputes which are handled by the arbitrators involve parking, elections, pets, noise restrictions, alterations by a unit owner to a unit or to a common element without the approval of the association, alterations by the association to the common elements without the approval of the unit owners, and attempts by the unit owners to recall and remove one or more members of the board. In this last category, where the board does not certify the recall, the board must file a petition for recall arbitration.

The arbitrators do not have jurisdiction over disputes primarily involving title to any unit or common element; the interpretation or enforcement of any warranties; the levying or collection of assessments; the eviction of a tenant; breaches of fiduciary duty by a director; or claims for damages to a unit based upon the alleged failure of the association to maintain the common elements.

An arbitration decision is final if an appeal is not filed in the courts. Any party that is successful in obtaining an order in an arbitration proceeding may enforce that arbitration award by filing a petition in court in the jurisdiction where the condominium is located. The successful party in an arbitration proceeding is entitled to recover its attorney's fees and costs from the losing party. Accordingly, retaining counsel is always a good idea if one becomes involved in a condominium arbitration.

SACHS, SAX & KLEIN, P.A.



Peter S. Sachs

THE REPORTER NEEDS FILLER ITEMS FOR FUTURE ISSUES: JOKES, QUOTES AND INTERESTING SHORT ITEMS. INDICATE SOURCE AND YOUR NAME.

A Silk Purse Out of a Sow's Ear?

By Claire Fass

The question that I hear most often about Century Village in West Palm Beach is "How come real estate prices are so low in there?" This question has baffled many people for years. And so far there have been no solutions. Every once in a while someone comes up with some new ideas such as planning for new educational courses, enhancing the present library or adding more handicraft workshops for additional activity. While some of these ideas might be welcome I can't see them as advertisements for buying a condominium.

The first thing people usually look for when they purchase real estate is a good image. People invariably ask someone whom they're meeting for the first time "Where do you live?" It may sound like an innocent question but it is the key that unlocks the door to permit further questioning. Once you let on that you live in a place that is considered unfavorable - bang, the door closes in your face! Wrong image. That, unfortunately, is the image Century Village projects, and why prices remain low.

How this all came about is no longer important. What is important is getting rid of the old and coming up with the new! Century Village needs a full force public relations campaign that will bring us up to date, and help change our image. How do we do that?

Century Village has undergone a vital change in the past few years. It is no longer a ghetto community of one single minority group harboring only the elderly. Today the 15,000 residents are composed of diverse ethnic backgrounds. Many of the original owners have passed on and there has been a steady influx of younger and diversified residents.

Century Village is still a retirement community for people over the age of 55. However, with the changing face of the senior citizen in today's world, over 55 and/or not retired means many of these new residents are active energetic people who could easily be living anywhere and did not come to Florida to sit in the shade of a palm tree while they discuss their latest illness or medication. Going out for a walk in Century Village

today or meeting a group in the Clubhouse, one immediately becomes aware of the new faces and bodies that represent a changing scene. The new Health Center, recently opened, is part of this new image also. One can soon expect to see bulging triceps and shapely thighs sweating it out in action as soon as it is finished.

All of these examples are part and parcel of the new image that a growing population in Century Village exemplifies.

In the past when a neighborhood changed, the real estate prices would go down. With regard to Century Village, the changing face of our population to a more vital, energetic group should help prices go up.

We need to get the word out that Century Village is a choice place to live instead of - as was formerly known - the place where one had no other choice.

Fraudulent Telemarketers Prey on the Elderly

By Insurance Information Institute

Telemarketing fraud costs American consumers an estimated \$40 billion a year, according to Congress. Unfortunately, older Americans are intentionally targeted more than any other age group. In fact, the American Association of Retired Persons (AARP) says that 56 percent of the names found on "mooch lists" were aged 50 or older.

Fraudulent telemarketers try to persuade unsuspecting consumers to send their money to a bogus scheme. Many of the victims have reported losing their life savings to these unscrupulous criminals.

Fraudulent telemarketers may reach you through telephone calls, direct mail or print and broadcast advertisements. They may use false and misleading statements or promises to hook you.

Although telemarketing is

legal, you have the power to stop unwanted telephone calls and unsolicited mail.

Here are several tips to protect you from losing your nest egg:

- Don't give your credit card, bank account, or Social Security number to unknown callers.
- Ask the caller to send you written information about the company and the product before you buy anything.
- Be cautious of anything that says you may have won a prize.
- Don't pay money to get a prize.
- Don't send cash by overnight mail or a courier.
- Don't be pressured to make a decision immediately.
- Be cautious of offers to help you recover any money you may have lost before.
- Tell the caller to place

your name on the "do not call" list.

If you believe you have been a victim of a telemarketing scam, you may contact the following:

kNOw Fraud, PO Box 45600, Washington, DC, 20026-5600, 1-877-987-3728, www.consumer.gov/know fraud.

Federal Trade Commission, Consumer Response Center, Washington, DC 20580, 1-877-FTC-HELP (382-4357), 1-202-326-4357 (TDD), www.ftc.gov

For additional information, contact Insurance Information Institute, 1730 Rhode Island Ave NW, Washington, DC 20036, or call 1-202-833-1580.

Gate Passes

Passes for friends and relatives who visit often may be obtained at the UCO office for \$3 per quarter. These may be used at either gate.

When it comes to Adult Day Centers, at Morse & Schaffer the difference is



Night, and Day



Our programs and services are designed to meet the needs of the cognitively and/or physically impaired elderly. Each center offers members innovative programs, a club environment and a place to belong.

Adult Day Centers Offer:

Therapeutic Activities • Active Member Participation • Safe and Fun Environment
Hot Kosher Meals • Guest Speakers • Monthly Evening Programs
Weekly Outings • Exercise and Tennis Clinics • Occupational, Physical and Speech Therapy • Free Weekly Caregiver Support Groups • Free Educational Seminars
Individual and Family Counseling • And Much More

... Now Enrolling ...

Schaffer Adult Day Center
On the Morse Campus
4847 Fred Gladstone Drive
West Palm Beach, FL 33417
(561) 687-5790
Hours: 7:30 a.m. - 4:30 p.m.

Morse Adult Day Center
on the Alex & Esther Garber
Jewish Community Campus
8500 Jog Road
Boynton Beach, FL 33437
(561) 509-0111
Hours: 8:00 a.m. - 4:30 p.m.

Come Stay the Day

Transportation can be arranged, and financial assistance is available for those who qualify.
Call to schedule a free assessment.

Additional Programs Include: Home Health Services • Kosher Meals-on-Wheels • University Without Walls • Homebound Mitzvah Programs • Medical Assessments • Sharing Shabbat
For Information Call (561) 616-0707 • Toll Free (888) 616-0707 • www.morsegeriatric.org
An affiliate of Joseph L. Morse Geriatric Center

Who Needs Martha Stewart?

Next to Oprah, Martha Stewart is America's domestic goddess. But in my opinion, she's overrated.

Martha's way #1 Stuff a miniature marshmallow in the bottom of a sugar cone to prevent ice cream drips

My way: Just suck the ice cream out of the bottom of the cone, for Pete's sake, you are probably lying on the couch with your feet up eating it anyway.

Martha's way #2 Use a meat baster to "squeeze" your pancake batter onto the hot griddle and you'll get perfectly shaped pancakes every time.

My way Buy the pre-cooked kind you nuke in the microwave for 30 seconds. The hard part is getting them out of the plastic bag.

Martha's way #3. To keep potatoes from budding, place an apple in the bag with the potatoes.

My way Buy Hungry Jack mashed potato mix and keep it in the pantry for up to a year

Martha's way #4 To prevent egg shells from cracking, add a pinch of salt to the water before hard boiling

My way Who cares if they crack, aren't you going to take the shells off anyway?

Martha's way #5 To get the most juice out of fresh lemons, bring them to room temperature and roll them under your palm against the kitchen counter before squeezing

My way Sleep with the lemons in between the mattress and box springs

Martha's way #6 To easily remove burnt-on food from your skillet, simply add a drop or two of dish soap and enough water to cover bottom of pan, and bring to a boil on stovetop.

My way Eat at Chili's every night and avoid cooking

Martha's way #7 Spray your Tupperware with non-stick cooking spray before pouring in tomato based sauces and there won't be any stains.

My way Feed your garbage disposal and there won't be any leftovers.

Martha's way #8 When a cake recipe calls for flouring the baking pan, use a bit of the dry cake mix instead and there won't be any white mess on the outside of the cake.

My way: Go to the bakery They'll even decorate it for you

Martha's way #9: If you accidentally over salt a dish while it's still cooking, drop in a peeled potato and it will absorb the excess salt for an instant "fix me up"

My way: If you over salt a dish while you are cooking, that's too damn bad My motto: I made it and you will eat it and I don't care how bad it tastes

Martha's way #10 Wrap celery in aluminum foil when putting it in the refrigerator and it will keep for weeks

My way. Celery? Never heard of the stuff

Martha's way #11 Brush some beaten egg white over pie crust before baking to yield a beautiful glossy finish

My way: The Mrs Smith frozen pie directions do not include brushing egg whites over the crust and so I don't do it

Martha's way #12: Place a slice of apple in hardened brown sugar to soften it

My Way Brown sugar is supposed to be "soft"

Martha's way #13 When boiling corn on the cob, add a pinch of sugar to help bring out the corn's natural sweetness

My Way: The only kind of corn I buy comes in a can

Martha's way #14. To determine whether an egg is fresh, immerse it in a pan of cool, salted water. If it sinks, it is fresh, but if it rises to the surface, throw it away

My way: Eat, cook, or use the egg anyway If you feel bad later, you will know it wasn't fresh

Martha's way #15 Cure for headaches. Take a lime, cut it in half and rub it on your forehead. The throbbing will go away

My way: Martha, dear, the only reason this works is because you can't rub a lime on your forehead without getting lime juice in your eye, and then the problem isn't the headache anymore, it is because you are now blind

Martha's way #16 Don't

throw out all that leftover wine Freeze into ice cubes for future use in casseroles and sauces.

My way: Leftover wine?

Martha's way #17: If you have a problem opening jars, try using latex dishwashing gloves. They give a non slip grip that makes opening jars easy.

My way: Go ask the very cute neighbor to do it

Martha's way #18. Potatoes will take food stains off your fingers Just slice and rub raw potato on the stains and rinse with water

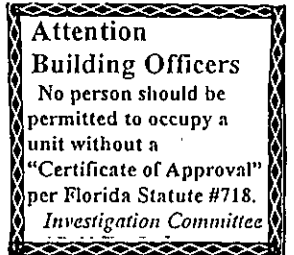
My way: Mashed potatoes will now be replacing the anti-bacterial soap in the handy dispenser next to my sink.

Martha's way #19 Now look what you can do with Alka Seltzer. Clean a toilet — drop in two Alka-Seltzer tablets, wait twenty minutes, brush and flush, the citric acid and effervescent action clean vitreous china Clean a vase — to remove a

stain from the bottom of a glass vase or cruet, fill with water and drop in two Alka-Seltzer tablets Polish jewelry — drop two Alka-Seltzer tablets into a glass of water and immerse the jewelry for two minutes. Clean a thermos bottle — fill the bottle with water, drop in four Alka-Seltzer tablets, and let soak for an hour (or longer, if necessary).

My way: Put your jewelry, vases, and thermos in the toilet Add some Alka-Seltzer and you have solved a whole bunch of problems at once

From the Internet



CENTURY VILLAGE W.P.B. HASTINGS FITNESS CENTER RULES AND REGULATIONS

- 1 The Hastings Fitness Center is a smoke-free facility No smoking is permitted on the grounds of the Fitness Center.
 - 2 The Fitness Center will normally be open seven days a week, between the hours of 8 A.M. and 10 P.M.
 - 3 The outdoor pools and their surrounding facilities will be available for use between the hours of 8 A.M. to Dusk daily, except when required to be closed for maintenance purposes
 - 4 No persons under the age of 16 will be admitted into the recreational facilities
 - 5 Persons under the age of 21 will not be allowed to participate in activities in the card room. Nor will persons under the age of 18 use or be allowed admission to the pool tables or billiard room
 - 6 Persons using the Fitness Center may be required to furnish proof of age.
 - 7 All persons, including owners, renters and guests using the Fitness Center will be required to identify themselves by showing their I.D. cards and will remove themselves therefrom upon request when they do not have their valid I.D. cards in their possession.
 - 8 Any owner's I.D. card found in the possession of anyone other than the owner will be repossessed by a member of the staff.
 - 9 Lessor may require the use of the areas of the Fitness Center from time to time and such activities will have priority over all other uses of the facilities
 - 10 No furniture, including but not limited to deck chairs, folding camp stools, etc., may be brought into the Fitness Center by any unit owner, renter or guest
 - 11 All persons using the Fitness Center will adhere to the rules and regulations, the instructions and decisions of the Administrative Vice President and members of the staff regarding the use of the facilities and the priority and length of time for use of the facilities.
 - 12 All persons using the Fitness Center must comply with all instructions, directions and requests from any security officer.
 - 13 The number of occupants in any part of the premises may be limited by Lessor.
 - 14 All persons using the Fitness Center shall conduct themselves in a courteous manner with due regard for the rights of others to use and enjoy the facilities.
 - 15 All persons using the Fitness Center will be expected to be properly attired at all times within the Fitness Center. Persons in bathing suits will wear an additional upper covering garment, except around the pool areas. No person will be allowed to enter the Fitness Center without wearing shoes. No wet bathing suits are allowed to be worn in the Fitness Center
 - 16 Persons are required to wear upper garments at all recreational facilities except the swimming pools.
 - 17 No pets or animals are permitted on or in the recreational facilities
 - 18 The Fitness Center shall not be used by any group, club, association, society, party affiliation, or the like, for any religious, political, charitable, fraternal, civic, social or any other purpose without the express written consent of the Lessor.
 19. No wagering, gambling, lotteries, raffles, or bingo may be conducted on the premises except where allowed and authorized by law.
 20. No advertising leaflets, papers or other written matter shall be distributed at or in the Fitness Center without the written consent of Lessor.
 - 21 No signs, notices, or posters of any sort shall be erected upon the Fitness Center without the consent of Lessor.
 22. No solicitation or sales of any type shall be conducted by any person, group or organization at the Fitness Center unless specifically authorized by written consent of the Lessor.
 23. Persons using the Fitness Center recreational areas at times when the facility is not supervised will do so at their own risk.
- Residents and renters are responsible for their guests and are expected to apprise their guests of the rules and regulations of Century Village. Guests may be restricted to use of only certain areas or facilities designated by the Administrative Vice President.
24. Passenger vehicles may be parked only in designated parking areas. Parking is prohibited on any grassed area. Vehicles illegally or improperly parked may be towed away and reclamation will be at the owner's expense
 25. Rules and Regulations that are posted in any particular area, room or facility will control the use thereof and shall be deemed supplemental to the rules and regulations herein enumerated.
 26. The Lessor has the right, in its sole discretion, to suspend any unit owner and/or authorized user of the recreational facilities from the use of same, for a period not to exceed thirty (30) days, for any infraction of the promulgated rules and regulations pertaining to said recreational facilities.

New Bus Schedule as of August 1, 2001

BUS SCHEDULE										
SHUTTLE BUS										
LUB	RODS	DREXEL	OUTLET	BABY	PERIM	HASTNGS	PERIM	CLUB		
HOUSE	REST.	LIBRARY	HUMANA	PLAZA	MALL	SUPER -	DRIVE	C.H.	DRIVE	HOUSE
9:00	9:05	9:09	9:12	9:18	9:23	9:29	9:35	9:37	9:45	9:47
10:00	10:05	10:09	10:12	10:18	10:23	10:29	10:35	10:37	10:45	10:47
11:00	11:05	11:09	11:12	11:18	11:23	11:29	11:35	11:37	11:45	11:47
12:30	12:35	12:39	12:42	12:48	12:53	12:59	1:05	1:07	1:09	1:15
1:30	1:35	1:39	1:42	1:48	1:53	1:59	2:05	2:07	2:09	2:15
2:30	2:35	2:39	2:42	2:48	2:53	2:59	3:05	3:07	3:09	3:15
3:30	3:35	3:39	3:42	3:48	3:53	3:59	4:05	4:07	4:09	4:15
4:30	4:35	4:39	4:42	4:48	4:53	4:59	5:05	5:07	5:09	5:15
5:30	5:35	5:39	5:42	5:48	5:53	5:59	6:05	6:07	6:09	6:15
PLEASE BE AT YOUR STOP AT LEAST 10 MINUTES BEFORE YOUR PICK-UP TIME										

ROUTE # 1	INTERNAL BUS SCHEDULE													
CLUB HOUSE	8:00	9:00	10:00	11:00	12:30	1:30	2:30	3:30	4:30	6:00	7:00	8:00	9:00	10:00
DOVER	8:02	9:02	10:02	11:02	12:32	1:32	2:32	3:32	4:32	6:02	7:02	8:02	9:02	10:02
SOMERSET	8:04	9:04	10:04	11:04	12:34	1:34	2:34	3:34	4:34	6:04	7:04	8:04	9:04	10:04
BERKSHIRE	8:07	9:07	10:07	11:07	12:37	1:37	2:37	3:37	4:37	6:07	7:07	8:07	9:07	10:07
CAMDEN	8:09	9:09	10:09	11:09	12:39	1:39	2:39	3:39	4:39	6:09	7:09	8:09	9:09	10:09
WINDSOR	8:10	9:10	10:10	11:10	12:40	1:40	2:40	3:40	4:40	6:10	7:10	8:10	9:10	10:10
WELLINGTON	8:12	9:12	10:12	11:12	12:42	1:42	2:42	3:42	4:42	6:12	7:12	8:12	9:12	10:12
ANDOVER	8:15	9:15	10:15	11:15	12:45	1:45	2:45	3:45	4:45	6:15	7:15	8:15	9:15	10:15
GREENBRIER	8:19	9:19	10:19	11:19	12:49	1:49	2:49	3:49	4:49	6:19	7:19	8:19	9:19	10:19
KINGSWOOD	8:21	9:21	10:21	11:21	12:51	1:51	2:51	3:51	4:51	6:21	7:21	8:21	9:21	10:21
HASTINGS C.H.	8:25	9:25	10:25	11:25	12:55	1:55	2:55	3:55	4:55	6:25	7:25	8:25	9:25	10:25
CLUB HOUSE	8:30	9:30	10:30	11:30	1:00	1:55	2:55	3:55	4:55	XXXX	XXXX	XXXX	XXXX	XXXX
PUBLIX	8:35	9:35	10:35	11:35	1:05	2:05	3:05	4:05	5:05	XXXX	XXXX	XXXX	XXXX	XXXX
CLUB HOUSE	8:45	9:45	10:45	11:45		2:15	3:15	4:15	5:15	6:35	7:35	8:35	9:35	10:35

MALL BUS						
LUB	FAR-	P.B.	VILLAGE	CLUB		
HOUSE	K-MART	MORE	MALL	COMM	J.C.C	HOUSE
9:00	9:10	9:20	9:25	9:35	9:05/9:40	9:45
10:00	10:10	10:20	10:25	10:35	10:40	10:45
11:00	11:10	11:20	11:25	11:35	11:40	11:45
12:30	12:40	12:50	12:55	1:05	1:10	1:15
1:30	1:40	1:50	1:55	2:05	2:10	2:15
2:30	2:40	2:50	2:55	3:05	3:10	3:15
3:30	3:40	3:50	3:55	4:05	4:10	4:15
4:30	4:40	4:50	4:55	5:05	5:10	5:15
5:30	5:40	5:50	5:55	6:05	6:10	6:15

SPECIAL BUS			
MON.			
C-HOUSE	11:00		
TARGET	11:25	1:25	1:30
K-MART	11:30	1:30	2:30
WAL-MART	11:35	1:35	2:35
C-HOUSE	XXXX	XXXX	3:05
TUES.			
WED.			
C-HOUSE	11:00	C-HOUSE	11:00
CITY PL.	11:20	GARDENS	11:25
LEAVE	3:00	LEAVE	2:45
C-HOUSE	3:20	C-HOUSE	3:15

ROUTE # 2														
CLUB HOUSE	8:00	9:00	10:00	11:00	12:30	1:30	2:30	3:30	4:30	6:00	7:00	8:00	9:00	10:00
PLYMOUTH	8:02	9:02	10:02	11:02	12:32	1:32	2:32	3:32	4:32	6:02	7:02	8:02	9:02	10:02
STRATFORD	8:04	9:04	10:04	11:04	12:34	1:34	2:34	3:34	4:34	6:04	7:04	8:04	9:04	10:04
CHATHAM	8:06	9:06	10:06	11:06	12:36	1:36	2:36	3:36	4:36	6:06	7:06	8:06	9:06	10:06
KENT	8:08	9:08	10:08	11:08	12:38	1:38	2:38	3:38	4:38	6:08	7:08	8:08	9:08	10:08
NORTHAMPTON	8:11	9:11	10:11	11:11	12:41	1:41	2:41	3:41	4:41	6:11	7:11	8:11	9:11	10:11
SUSSEX	8:13	9:13	10:13	11:13	12:43	1:43	2:43	3:43	4:43	6:13	7:13	8:13	9:13	10:13
CANTERBURY	8:15	9:15	10:15	11:15	12:45	1:45	2:45	3:45	4:45	6:15	7:15	8:15	9:15	10:15
CAMBRIDGE	8:16	9:16	10:16	11:16	12:46	1:46	2:46	3:46	4:46	6:16	7:16	8:16	9:16	10:16
DORCHESTER	8:18	9:18	10:18	11:18	12:48	1:48	2:48	3:48	4:48	6:18	7:18	8:18	9:18	10:18
OXFORD	8:21	9:21	10:21	11:21	12:51	1:51	2:51	3:51	4:51	6:21	7:21	8:21	9:21	10:21
SHEFFIELD	8:23	9:23	10:23	11:23	12:53	1:53	2:53	3:53	4:53	6:23	7:23	8:23	9:23	10:23
HASTINGS C.H.	8:25	9:25	10:25	11:25	12:55	1:55	2:55	3:55	4:55	6:25	7:25	8:25	9:25	10:25
NORWICH	8:27	9:27	10:27	11:27	12:57	1:57	2:57	3:57	4:57	6:27	7:27	8:27	9:27	10:27
CLUB HOUSE	8:30	9:30	10:30	11:30	1:00	2:00	3:00	4:00	5:00	XXXX	XXXX	XXXX	XXXX	XXXX
PUBLIX	8:35	9:35	10:35	11:35	1:05	2:05	3:05	4:05	5:05	XXXX	XXXX	XXXX	XXXX	XXXX
CLUB HOUSE	8:45	9:45	10:45	11:45	1:15	2:15	3:15	4:15	5:15	6:35	7:35	8:35	9:35	10:35

SUNDAY AND HOLIDAY								
CLUB	RODS	DREXEL	OUTLET	PINE	CROSS	PHAR	P.B.	
HOUSE	REST.	PLAZA	MALL	TRAIL	COUNTY	MOR	CHURCH	MALL
9:00	9:05	9:10	XXXX	9:20	9:25	XXXX	9:35	XXXX
10:00	10:05	10:10	XXXX	10:20	10:25	XXXX	10:35	XXXX
11:00	11:05	11:10	XXXX	11:20	11:25	XXXX	11:35	XXXX
12:30	12:35	XXXX	12:40	12:45	12:50	12:55	1:00	1:05
1:30	1:35	XXXX	1:40	1:45	1:50	1:55	XXXX	2:05
2:30	2:35	XXXX	2:40	2:45	2:50	2:55	XXXX	3:05
3:30	3:35	XXXX	3:40	3:45	3:50	3:55	XXXX	4:05
4:30	4:35	XXXX	4:40	4:45	4:50	4:55	XXXX	5:05
5:30	5:35	XXXX	5:40	5:45	5:50	5:55	XXXX	6:05

ROUTE # 3														
CLUB HOUSE	8:00	9:00	10:00	11:00	12:30	1:30	2:30	3:30	4:30	6:00	7:00	8:00	9:00	10:00
BEDFORD B	8:02	9:02	10:02	11:02	12:32	1:32	2:32	3:32	4:32	6:02	7:02	8:02	9:02	10:02
SOUTHAMPTON	8:05	9:05	10:05	11:05	12:35	1:35	2:35	3:35	4:35	6:05	7:05	8:05	9:05	10:05
BEDFORD J	8:08	9:08	10:08	11:08	12:38	1:38	2:38	3:38	4:38	6:08	7:08	8:08	9:08	10:08
GOLF-EDGE	8:10	9:10	10:10	11:10	12:40	1:40	2:40	3:40	4:40	6:10	7:10	8:10	9:10	10:10
COVENTRY	8:12	9:12	10:12	11:12	12:42	1:42	2:42	3:42	4:42	6:12	7:12	8:12	9:12	10:12
NORWICH	8:14	9:14	10:14	11:14	12:44	1:44	2:44	3:44	4:44	6:14	7:14	8:14	9:14	10:14
SALSBURY	8:17	9:17	10:17	11:17	12:47	1:47	2:47	3:47	4:47	6:17	7:17	8:17	9:17	10:17
WALTHAM	8:18	9:18	10:18	11:18	12:48	1:48	2:48	3:48	4:48	6:18	7:18	8:18	9:18	10:18
EASTHAMPTON	8:20	9:20	10:20	11:20	12:50	1:50	2:50	3:50	4:50	6:20	7:20	8:20	9:20	10:20
HASTINGS	8:24	9:24	10:24	11:24	12:54	1:54	2:54	3:54	4:54	6:24	7:24	8:24	9:24	10:24
CLUBHOUSE	8:30	9:30	10:30	11:30	1:00	2:00	3:00	4:00	5:00	XXXX	XXXX	XXXX	XXXX	XXXX
PUBLIX	8:35	9:35	10:35	11:35	1:05	2:05	3:05	4:05	5:05	XXXX	XXXX	XXXX	XXXX	XXXX
CLUB HOUSE	8:45	9:45	10:45	11:45	1:15	2:15	3:15	4:15	5:15	6:35	7:35	8:35	9:35	10:35

EXPRESS BUS					
LEAVES CLUBHOUSE AT 8:40 TO DO PERIMETER DRIVE					
CLUB	PINE	WINN	PERIM	CLUB	
HOUSE	TRAIL	DIXIE	PUBLIX	DRIVE	HOUSE
9:00	9:08	9:13	9:23	9:33	9:45
10:00	10:08	10:13	10:23	10:33	10:45
11:00	11:08	11:13	11:23	11:33	11:45
12:30	12:38	12:43	12:53	1:03	1:15
1:30	1:38	1:43	1:53	2:03	2:15
2:30	2:38	2:43	2:53	3:03	3:15
TUES. AND THURS. 3:30 TO THE POST OFFICE					

SUPPER PICK-UP BUS			
RED	PINE	PARTH	
PUBLIX	LOBSTEIK-MART	TRAIL	ENON
6:35	6:45	6:55	7:00
MON. THRU SAT. PICK UP ONLY			

PLEASE BE AT YOUR PICK-UP POINT AT LEAST 10 MINUTES BEFORE YOUR SCHEDULED PICK-UP TIME.

YOU WILL NOW BE ABLE TO GO FROM YOUR HOME DIRECTLY TO PUBLIX AND RETURN ON THE SAME BUS. RUNS EVERY HOUR ON THE HOUR.

THIS IS A SCHEDULE THAT UCO HAS PUT IN EFFECT TO BETTER SERVE THE COMMUNITY AND TO EXPAND ON