

Reporter

Volume 21 No. 1

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

January 2002

President's Message

Kurt Weiss



We increased the number of delegates to the UCO Delegate Assembly so that every association — and through them — every UCO member could have a say in the deliberations and decisions of that, our highest body

At that time we established 176 as the number of delegates needed to have a quorum (50%+1). Bearing in mind that many of our residents are absent during the summer months, that quorum was reduced to 117 (40%+1) for the months of July through September. Sad to say that many a time we have no quorum. With the right to represent your association and have input into the decision making Delegate Assembly comes the responsibility — no — the obligation, to attend the meetings

I cannot force you to spend that one Friday morning in the month in the auditorium and participate, when the business of this Village is discussed and decided

But I consider it a darn poor show when one is entrusted by one's association, accepts and then welshes on one's obligation.

Fair warning! Sheriff's deputies will be in the Village more frequently than in the past few weeks. They will ticket drivers who do not observe stop signs, speed limits, turns without signaling and for any other traffic infraction. A ticket's cost is about \$150 plus points on your license. If you have money you do not know what to do with, there are some charities that would appreciate the donation.

Following the 9/11 outrage we posted certain security measures to ensure the safety of our residents. These are primarily in two areas: One at the East and West gates where we demand photo IDs from non-residents whether they have a gate pass or are called in by residents. The other is at the Clubhouse. At both gates, security officers who are enforcing our instructions are being verbally abused for doing their job. As to the Clubhouse, we are concerned about possible terrorist activity in view of the fact that a thousand people frequent our shows and other activities. We installed alarm bars on all but the main entrance and asked not to exit through any other door and of course not to admit anybody through them. This is being ignored — ignored at your peril. Security is as good as we *all* make it

State of the Village 2002

By Kurt Weiss

UCO's bylaws instruct the President, as the Chief Executive Officer of our organization, to submit his annual report at the end of the year. Rather than restrict myself to recounting only the events and accomplishments of 2001, I decided to use this opportunity to create a document which would cover the entirety of my administration.

When my successor is installed in March 2002, I shall have had the privilege of being UCO's President five and one half years: One and one half year as Co-President following the demise of Arthur Bernhard, followed by two two-year terms as president

I feel a sense of pride in the accomplishments of my administration

When I assumed the leadership of UCO, I considered two aspects of vital importance which required special attention: arriving at

a long range contract with WPRF and thus creating conditions which would enable UCO to have a say in how Century Village's facilities are run; and undertaking a wide range of programs leading towards a more modern, rejuvenated appearance for our Village. Both these tasks were of tremendous importance in our continued effort to upgrade the values of our units.

I am happy to state that we succeeded in both these undertakings. As I write this report, only about 150 units are vacant and for sale and prices have gone up by 20 to 30%

The Millennium Contract, signed by all 309 associations, not only established a favorable scale of payments for the years up to 2023. It also gave UCO input in how our fees are spent, based on annual budgets which have to be agreed to by UCO

There were additional fringe benefits which were the results of successful negotiations and which, once agreed upon, became part of the Millennium agreement.

We all are enjoying the new state of the art Fitness Center, which is so very important for the continuous well being to many of our residents and which will certainly help us in the future to bring into Century Village many younger people who are exercise minded.

All swimming pools but one, at the request of swimmers, are now equipped with heaters and can be used in early spring and late autumn and not just during the hot Florida summer.

The dam, so vital to our drainage system in case of a hurricane or tropical storm, has been rebuilt.

The two fountains in front of the Clubhouse certainly improve the view on one's approaching the main facility.

In keeping with the Millennium Contract, WPRF will also contribute \$50,000 over four years for a total of \$200,000 to our annual WPRF budget.

All these are tangible improvements. What is just as important, or may be more so, is the change in UCO's relationship with WPRF. It is no longer confrontational. We have the same goal, to make Century Village the best condo community through cooperation and thoughtful consideration of the other's viewpoint.

Out-of-doors, the follow-

Continued on page 2



Theresa LePore, Supervisor of Elections, demonstrates use of new voting machines at Delegate Meeting Dec. 7, 2001.

Photo by Ken Davis

Delegate Meeting

Fri., Jan. 4, 2002, 9:30 am
in Auditorium
All Welcome!!!

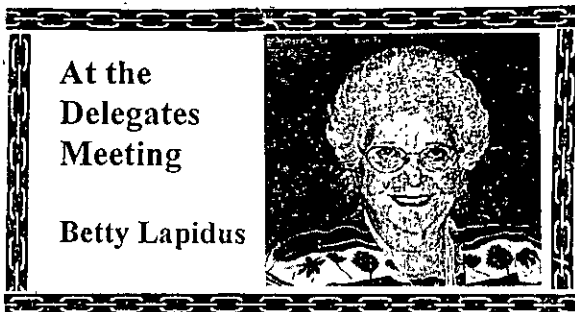
Bar Codes Will Be Issued on Jan. 11, 2002
Anshei Shalom Synagogue 9 to 11 a.m.

WORKSHOPS

JANUARY 10 & 15

The first workshops of the season will be held at 1:30 in the Party Room of the Clubhouse. All Association Board Members are urged to attend these two informative sessions. All residents are welcome.

Gate Passes for January, February and March 2002 will be sold starting December 21, 2001, at the UCO Office
Hours: Mon.-Thurs. 9am to 1pm, Fri. 1pm to 5pm



December 7, 2001
 President Weiss introduced Ms Theresa LePore, Supervisor of Elections of Palm Beach County. Her topic was "How to Operate the New Voting Equipment." There were questions and answers. At this point, fifteen minutes were allotted for people to come up to try out the voting machines on display.

President's Report
 The Sheriff's deputies will be coming into CV and will be giving out traffic citations for any violations.

Workshop in the Party Room at 1:30 pm, January 10th and 15th, 2002.

Welcome to new unit owners, 1.30 pm, January 23rd, Party Room.

Irrigation: FPL is now working on the perimeter road.

Fitness Center: Motor in the Resistance Pool has been repaired and is now working Lifts have been repaired but we are still not satisfied. The upstairs unisex bathroom will be installed. Q&A.

Fibre Optics will be installed between our two gate houses in order to facilitate communication between these two gate houses and to eliminate the cost of AT&T

Golf Course: After writing to the owner of the golf course to clean up the lake, and with no response from them, we realize we may have to go to our attorney to get results

Recertification of our residents 55 years of age and older — our attorney has informed us that if we keep our Building Associations two-year check-up records up to date, that would be

enough for us to do.

Condo Association for Educational Purposes: Bob Fogelman reported that the State of Florida collects money from the building associations which is to be used for educational purposes of association officers, etc. But this program was discontinued and the company that had given us Course 101 — which was thoroughly enjoyed by the attendees — has sent letters to Governor Bush. Please read Bob's column in the *UCO Reporter*.

Borden Ave.: Regarding the exit from Boarden Ave. onto the outgoing lane of Century Blvd at the Haverhill gate — at the Executive Board it was voted that we close off that exit There will be a trial period. We will have a traffic engineer do a study and survey of this situation.

Committee Reports
CV Web Site: Ken Davis reported that you can find us at www.centuryvillagewpb.org.

Insurance: Dan Gladstone suggested that every unit owner should have his own homeowner's insurance.

Transportation: Bob Johnson reported that we added one bus for show time. Please have your ID ready when you board the bus.

Homestead: Vivian Walsh reported that Homestead Van will be at the Clubhouse from 9 to 4 on January 24th.

Voters' Registration: UCO Office, Wednesdays and Thursdays.

Meeting was adjourned at 11:45 am

Submitted, Betty Lapidus, Recording Secretary

State of the Village 2002

Continued from page 1

ing was achieved: the installation of an additional tennis court; a pétanque court; a newly situated bocci court, a handball court and canopies above the shuffleboard courts. In the Clubhouse we realized the following improvements a new art room, a spacious computer room; one large additional meeting room which can be divided into two smaller separate rooms, and a permanent table tennis (Ping-Pong) room.

The north and south canals were dredged and henceforth will only have to be maintained regularly

Programs which I urged UCO to undertake — not related to WPRF — and in which I was happy to receive the overwhelming support of the Delegate Assembly, pertained to the "greening of the Village."

Having rebuilt our gate houses and modernized the entrances, with security concerns our foremost consideration in these times of uncertainty and external threats, we then proceeded with beautifying the islands leading from the gates to the four corner intersections. I might be considered somewhat biased but I think that as one enters our Village one gets the impression of a well tended community A joy to behold!

But this is only the beginning in our drive of far-reaching beautification attempts. Ever since I came to live in the Village — and I intend to do so for many more years, rumor notwithstanding — it bothered me that for many months every year, the swales and grassy areas along our roads turned an ugly brown, when lawns in other communities remained a healthy green.

Although we added many trees, there was no getting away from the impression that a lot has yet to be done to improve upon and beautify our open areas

I urged the Executive Board and the Delegate As-

sembly to accept a proposal by Seacrest to install irrigation all around the roads under UCO's jurisdiction. This will be paid for initially by Seacrest but is repayable in five annual installments at no interest. Using in part the trenching by Treasure Coast, Seacrest's sub-contractor, FP&L is undertaking improvements in our lighting system. They will replace the 100 watt bulbs along the roads with 200 watt ones in addition to installing an additional 43 light poles

Both installations, the irrigation and electrical networking should be close to completion as I complete my term as president.

What remains to be done yet is the task of seeding the swales once the irrigation is in place and functioning. The initial payment has been included in the UCO 2002 budget. It will be necessary to include like items in future annual budgets.

This summer we all experienced water restrictions due to the severe drought in the State of Florida. We hope this will not recur in 2002. Beginning 2003, we ought not be subject to possible water restrictions once the plant for recycling and purifying waste water, which will be built by the City of West Palm Beach, is operational. Based on our Letter of Intent and its acceptance thereof by the City of West Palm Beach, we shall be recipients of all the water we need for irrigation without restrictions. This will also help keep the water in our lakes and canals at a high level, preventing any additional erosion.

I wish to go on record and state that this is all being done without any increase in fees residents contribute. What you pay now is what you paid five and one half years ago when I became president.

Adelphia is installing the new fibre optic system all around the Village. This should vastly improve re-

ception. We are secure in our minimum monthly payments for the next seven years based on the contract we signed with Adelphia. What we pay now is about a quarter of what others pay in other communities in the West Palm Beach area for the same channel system. Your payments are being passed to Adelphia in full as a pass through item the same as ambulance fees and pumps

An administration is not one person. The chief executive officer provides leadership, suggests courses of action, pushes for implementation. In the final analysis everything depends on the willingness of those working with him to go along with his suggestions

I have often said that to do my job I need patience and a sense of humor. While this is true, one also needs, more than anything else — the trust, understanding and active collaboration of those with whom one works.

In this respect I was very lucky I had the cooperation of my fellow officers, board members and delegates, members of our UCO committees and the many without whom this organization could not exist.

This report, covering more than five years, touched on the main tasks, efforts and achievements of UCO in that period of time, in which I endeavored to bring about changes which ultimately should make our Village a better place to live in. I think this administration succeeded in this undertaking.

To the extent this was achieved, a large part of due appreciation has to be addressed to my assistant, Marilyn Nissensohn, who selflessly gave of her time and efforts all through the years in which I presided over UCO, and to the vice presidents, who, each in his/her area of expertise, made this administration what it is: the nearest thing to an efficient entity akin to a smooth running municipality

MEETING DATES 2001-2002		
OFFICERS	EXECUTIVE BOARD	DELEGATES
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

Country Home R.C.
Assisted Living Facility

- 3 Delicious Meals Daily
- 24 Hour C.N.A.
- Assistance Personal Care
- Medication
- House Keeping and Laundry
- Private and Semiprivate rooms

Come see us, ask for Rose
 968-8746
 684-8350

AL#9054 *You'll be Impressed!*

Century Village Barber Shop
C.V. Clubhouse

NOW OPEN
 Mon. - Fri., 8:30am - 4:00pm
MINDY 640-7900

LOOK GREAT!

Transportation

Michael Spilken



It has finally happened. The residents of Century Village asked for buses that were not loud and noisy, dirty and smoke spewing. You also wanted to make sure that when you arrived at the Clubhouse you would be able to catch an outside bus instead of just missing it and having to wait for it to return. So, we accommodated you by contracting brand new buses that are clean, quiet and free of noxious fumes. We arranged the schedules we thought would work for all concerned. Apparently this is not good enough for some. We also had a budget to consider. We researched different size buses and the buses we contracted for, fit into that budget.

All of this was done in hopes that we would have the best running and looking fleet of any retirement village in South Florida. The majority of our riders are very pleased with our buses and the schedules.

Yes, we have changed.

Now it is your turn. When you get on your bus after an event at the Clubhouse and you get off at the first or second stop, be kind offer your seat to someone who might be on the bus for a longer time (especially if the bus appears to be taking on standing room). By the way, legally we can have ten standees. If you get chilled, bring along a sweater. We have to accommodate all riders, not just you. We are doing the best we can for all residents of Century Village. Now it's you, the rider, who must help out.

If you should have any complaints or would like to report an incident that might happen on a bus, please write a detailed description of what has occurred. Include the bus number, the time and, if you can, the driver's name. Include your name, address and phone number and leave it at the UCO office. We will get back to you as soon as possible. So until next time, good riding.

Pumps Committee

Leonard Tompkins



The construction of the new sprinkler system along the perimeter roads is progressing according to schedule and should be operational by March. This is going to take a lot of water out of our lakes. The City of West Palm Beach is building a new treatment plant that will be able to give us good quality water for our lakes. We are working on getting water from them but the system won't be ready for at least another year. So until then we have to continue to conserve our water.

We all want to improve the appearance of the Village, but for the time being

try to use plants that do not require too much water. We want every one to have all the water that is necessary, but please do not waste it. If you see a lot of water running down the streets, please call your maintenance company and ask them to adjust your sprinklers. It is normal for some water to get on the streets, this can't be helped with wind conditions and trying to cover all the areas, but if it is excessive, please call the maintenance company. We need everybody's help on this. We can't see all that is happening everywhere. Thank you all for your cooperation.

How to Survive a Heart Attack When Alone

A cardiologist says it's the truth.

Let's say it's 6:15 p.m. and you're driving home after an unusually hard day on the job. You're really tired, upset, and frustrated. Suddenly, you start experiencing severe pain in your chest and starts to radiate into your arm and up into your jaw. You are only about five miles from the hospital nearest your home. Unfortunately you don't know if you'll be able to make it that far. What can you do? You've been trained in CPR, but the guy that taught the course did not tell you how to perform it on yourself.

Since many people are alone when they suffer a heart attack, this article seems to be in order. Without help, the person whose heart is beating improperly and who begins to feel faint, has only about ten seconds left before losing consciousness. However, these victims can help themselves by coughing repeatedly and very vigorously. A deep breath should be taken before each cough, and the cough must be deep and prolonged, as when producing sputum from deep inside the chest. A breath and a cough must be repeated about every two seconds without letup until help arrives, or until the heart is felt to be beating normally again. Deep breaths get oxygen into the lungs and coughing movements squeeze the heart and keep the blood circulating.

The squeezing pressure on the heart also helps it regain normal rhythm. In this way, heart attack victims can get to a hospital. Tell as many other people as possible about this, it could save their lives!

Reprinted from the Mended Hearts, Inc. publication Heart Response.

PERSONALS

Bernard N. Klein
Passed Away
November 4, 2001

I would like to thank the family, friends and neighbors for the kindness that was shown me during this very difficult time of my life.

Lillian Klein

Beautification Committee

Harold Becker



I'd like to welcome back all of the snow birds. The reason that I know you're back are the phone calls and compliments I've been getting on the plantings at the East and West Gates. We at the Beautification Committee meeting OKed the layout that was shown to us, and with the approval from UCO and especially Pres. Kurt Weiss, the plan went ahead. Truthfully though, I would have loved to help with the plantings, as would our volunteers, but my wife keeps telling me "you're not 20 years old anymore." What can I tell you, I feel like 20 living here in Century Village.

Now for a little info on the sign that will welcome our guests to the Village at the West Gate. Permits to install the sign are halfway done (at this writing). Be-

lieve me when I say "I could see the light at the end of the tunnel." The light post at the site has to be moved back, the plantings will have to be removed and replanted once the sign is in place, and I can't wait to see the entrance at the West Gate, which will finally give the Village that look of elegance it so deserves.

The digging around the perimeter, I'm sure, is an eyesore to most of us, but in a short time, all the swales around the perimeter will be sodded and have their own sprinkler system. You know what that means...dark green grass, trees that will flourish and plantings that will beautify the entire perimeter.

A word to our volunteers. We won't have to go out in the morning and give a bucket of water to every tree in times of drought — I miss you guys!

Insurance

Dan Giadstone



UCO's office is getting numerous calls from unit owners and renters regarding water damages. These damages are the results of leaks from broken pipes inside the unit or in the walls.

Two questions always come up, who is to blame and who will pay for the damages that, in some cases, are substantial, and what role does the association have. There are no definite answers to these questions, it can go either way.

In cases where the association is involved in the damage, and because of the \$2,500 deductible in our policy, the association will have to cut a check for any damages up to this amount, if the cause is originated in a common element.

We therefore urge you once again to privately insure your apartment.

The last word from our insurance agent is that all the paperwork is finished and that we are getting the cover notes shortly.

AFTER BREAST SURGERY We accept Medicare & Most Insurance assignments up to their prevailing rate.

• Breastforms & Bras • Swimwear • Hats • Scarves

BOC Accredited Certified Fitter

CINDERELLA WIGS & BREAST PROSTHETICS INC.

Over 2000 Wigs In Stock

561-433-3222
www.cinderellawigs.com

4064 Forest Hill Blvd
West Palm Beach

AIRWAY

Lighting

Larry Kall



As I write this article, we are waiting for FPL to begin the retrofitting (upgrading) of the existing light poles as well as installing 80 new light poles on the perimeter roads. When this is done it will complete Phase One of the UCO Lighting project. Phase Two of the project is to install 39 new light poles at various places in the Village that may be near bus stops or at other areas that are considered dark and dangerous. By the time this article is published, a contract should be signed for these 39 poles and the trenching for them will begin. All buildings where the trenching will be done have already signed the necessary easements so the contractors can go on their property to do the actual work.

I have been asked if the completion of these 39 new poles will eliminate all the dark spots in the Village, and the answer is **NO**. It will now be up to individual buildings to upgrade or install new lights to solve this problem. From my observations we

need many more lights. While there are no plans at this time for UCO to install more lights, the Lighting Committee is prepared to assist any Association that wants to improve its lighting with advice and information on how to accomplish this. One of the easiest ways to improve lighting is to upgrade the mercury vapor pole lights to sodium vapor, which are much brighter. If you would like to see how much difference a sodium vapor light makes, come by Somerset B some night and see for yourself. I have also learned that some buildings have painted the back side of catwalk lights so that they do not shine into people's windows. Unfortunately, unless the lights have been modified to give off more lumens or candlepower, throughout the entire catwalk areas you could be in violation of the fire or building codes that require a certain level of lighting. There are light fixtures that are specially made for these situations.

Policy of the Reporter

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

Investigations

David Frankel



A Dozen Investigation Musts

1. UCO deals only with Association officers and not buyers, sellers, renters, owners, lawyers, real estate agents, or other parties. Officers must give a signed note to those they send to represent them (other than officers), the application is then presented to UCO Investigation.
2. A non-refundable investigation fee of \$100 must be received by the Association. The Association then must bring the \$100 check (made payable to UCO) to UCO Investigation. The Association will then receive the application plus instructions. The Association's officer(s) must be informed of and agree to, in writing, if a check to UCO comes from a source other than that of the Association and is brought to UCO Investigation.
3. Knowing that the B.O.D. has up to 30 days to approve or disapprove the applicant, you must not allow anyone to rush you (30 days starts when you have received and accepted all required documents in proper order).
4. All four pages of original embossed application must be fully filled out and signed on each page with all dates, addresses, telephone numbers, etc. included, and **only one person on each application except a legally married couple. Also, page 3 must be notarized by applicant.**
5. Copy of sales contract or lease must be submitted by the applicant, owner, real estate agent, or lawyer, and be signed by all relevant parties.
6. Applicant must verify monthly income that is listed on page 3 of application (except seasonal renters who pay in advance). Yearly statements of Social Security,

pension, annuity, etc. is one way to verify. Another good way is to provide the latest three months of checking account statements showing entries of monthly income amounts.

7. Holding filled applications and relevant documents too long by an Association is not wise. You must either return them to the applicant promptly as incomplete, or bring them to UCO for examination and investigation as soon as possible.
8. Verification of age by a copy of a driver's license, voter's registration, or any other valid documents is a HUD requirement. We must have it from both spouses in the case of a married couple on a single application.
9. To complete an investigation, it may take three days or three weeks depending on the quality, quantity and completeness of requested information submitted. It will take as much time as necessary within the 30 day limit.
10. Interview of applicant(s) may be in person, by phone, by questionnaire or waived, and may come before, during or after the investigation by UCO. You must **not** force a personal interview if applicant is physically or monetarily inconvenienced or lives at a distance from WPB.
11. Meeting of the B.O.D. after the investigation to approve or disapprove the application is a must. If you wish to reject an applicant you must check with UCO's legal department regarding the legality of the proposed rejection. Failure to do so may result in your losing UCO's legal help.
12. Reports, applications and accompanying documents of investigations are strictly confidential by federal law and open

It's That Time Again

I can hardly believe that it is a year since I reminded you that it is time to get your table reservation in for our UCO Installation Luncheon and Dance.

The price is \$30 per person. The date is **March 17, 2002**, at 12 noon at the Sheraton West Hotel.

Please get your buildings to cooperate and arrange for your table.

Vivian Walsh, VP, Chair

You Know You're No Longer "Cool" When...

- ... You find yourself listening to talk radio.
- ... Your daughter says she got pierced and you look at her ears.
- ... The pattern on your shorts and couch match.
- ... You actually *ask* for your father's advice.
- ... When someone mentions *surfing* you picture waves and a surf board.
- ... You turn down free tickets to a concert because you have to work the next day.
- ... You bought your first car for the same price you paid for your kid's new running shoes.
- ... Rocking all night means dozing off in your rocking chair.

From the Internet

only to B.O.D. at time of decision making for approval of applicant. They must be sealed and filed after the decision making for approval of applicant. They must be sealed and filed after the decision by B.O.D. is made. Showing these to other than the B.O.D. can result in costly legal suits.

Notice

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

**Programs
& Services**
**Marilyn
Nissensohn**



Things seem to be looking up in the Fitness Center. Many of the items requested by residents have been taken care of. The remainder are either in the discussion phase or have been let out for bids.

I noticed that the handball court is not being used as much as it should be. This court can also be used for tennis practice and for saddleball. I didn't really have to tell you that. I just want it to be utilized as much as possible. Any ideas out there?

Isn't the perimeter road a mess? But you know the expression, "No pain, no gain." So much work is being done simultaneously that the mess just can't be cleaned up quickly. By sometime early next year, this will all be a memory, but the reality will be more light, irrigation of the swales, and fibre optics for cable.

Some of our residents order tickets for the season and, due to unforeseen circumstances, have to cancel. At a recent meeting with Peggy Jackson, we decided that a new policy will be instituted beginning next year. If tickets are ordered and are returned prior to the start of the season, with a refund request, an administrative fee will be charged, the amount of which has not been decided.

My thanks again to my committee for the yeoman's work they perform. To Helen Fisherman, Esther Gellis, Lillian Levy, Harriet and Leny Lipofsky, Pearl Shneyer, Elsie Valenti and Mindy Weingart, my heartfelt thanks. Without you, very little would be accomplished.

On a Personal Note:

Some times, I wake up blue. No reason, just blue. A *cri de coeur* rings in my ears. But after wallowing a bit, I force myself to think how good life has been to me. All is going well, my family is healthy, we have escaped real tragedy. So what is bad? The sky is blue. The weather is balmy. My friends are friendly. My car runs. The roof does not leak. No floods in my apart-

ment. There is food in the refrigerator and coffee ready to plug in. The newspaper is delivered and I read about all the awful things that occur in this world and I say to myself, "Self, what gives you the right to complain?"

Other times I bounce out of bed and, after uncricking all the cricks, am ready to face whatever the day may bring — good or not so good. So in the long run, things do balance out for me as it does with all of us.



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

B'NAI B'RITH CENTURY UNIT # 5367

INVITES MEMBERS & FRIENDS TO A

GALA SPRING GETAWAY

AT THE **KOSHER** NK

SAXONY

HOTEL - BEACH - HEALTH & TENNIS RESORT
ON THE OCEAN AT 3201 COLLINS AVE., MIAMI BEACH, FLA.

4 DAYS - 3 NIGHTS

MONDAY, MARCH 11 - THURSDAY, MARCH 14, 2002

\$ 158 PER PERSON DOUBLE OCCUPANCY \$ 215 SINGLE OCCUPANCY

\$ 150 PER PERSON TRIPLE OCCUPANCY

INCLUDES ROUND TRIP BUS TRANSPORTATION AND TAXES

CALL MARILYN NISSENSOHN 478-3739

**FINALLY
AN AFFORDABLE PRICE
FOR A HEARING AID
YOU CAN DEPEND ON**

STARKEY
DIGITALLY PROGRAMMABLE
RITE HEARING AID


\$995.00

ONLY AT



CALL TODAY FOR A COMPLETE HEARING EXAM

PRICE IS NOT AVAILABLE WITH ANY OTHER DISCOUNTS



Reporter

Co-Editors _____ Max Hammerman, Frances Jaffe, Irv Lazar
 Editorial Board _____ David Bernstein, Bob Fogelman,
 Phil Shapkin, Vivian Walsh
 Production _____ Al McLaughlin,
 Marilyn Nissensohn, John Saponaro
 Editorial Assistants _____ Isa Friedman, Amie Greenfield,
 Molly W. Rosenberg, Joe Saponaro
 Staff Reporters _____ Lucy Cooper, Ruth Hafter,
 Rebecca Lutto, Bernard Schonbrun
 Business _____ Eva Danziger
 Advertising Staff _____ Gertrude Barnett,
 Gerry Epstein, Murray Kuritsky
 Photographer _____ Ken Davis, Herman Tauber
 Computer Consultant _____ Al McLaughlin
 Artists _____ Isa Friedman, Helen Siegler
 Circulation _____ Morris Miller, Leonard Tompkins


Classified Ads Personal items for sale or wanted may be listed on a "space available" basis, FREE of charge. (Submit on 8.5"x11" paper) To assure acceptance, name and address must appear.

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

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

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

Reporter Tel: 561-683-9336 Fax: 561-683-2830
Office hours: By appointment



OFFICERS

President	Kurt Weiss
Vice Presidents	Dave Bernstein, Bob Fogelman, Phil Shapkin, Vivian Walsh
Treasurer	Anne Cohen
Corresponding Secy.	Fay Bromberg
Recording Secy.	Betty Lapidus
Office Manager	Mae Stenson
Asst. to the President	Marilyn Nissensohn
Asst. to the Treasurer	Marie Oliver
Asst. to the V.Ops	Mary Patrick
Receptionists	Ann Rosenblatt, Isabelle Scherel, Fanet Steckel, Elsie Valenti, Lillian Yanovsky
Executive Board	
Ruth Bernhard-Dreiss	Haskell D. Morin
Betty Chaney	Marilyn Nissensohn
Ken Davis	Herb Nordhauser
Jean Dowling	Marie Oliver
George Dupley	Mary Patrick
David Frankel	Phyllis Richland
Esther Gellis	Ann Rosenblatt
Dan Gladstone	Bernie Ross
Max Hammerman	Vince Salvo
Emil Konig	Sid Schuman
Larry Kall	Irv Spevak
Jean Karol	Lenny Tompkins
Larry Kerner	Gabe Woolfson
Irv Lazar	Doris Yanowitz
Lenny Lipofsky	
UCO Office Hours	Mon-Thurs 9 a.m.-1 p.m.
Phone: 561-683-9189	Fri. 1 p.m.-5 p.m.
Fax: 561-683-9904	Address: 82 Stratford F

The United Civic Organization Reporter is published monthly, November to June, without charge to the residents of Century Village, West Palm Beach, Florida.

The United Civic Organization, aka UCO, is a not-for-profit organization. Its officers, directors, editors, staff and any committee people are not responsible for typographical errors or misrepresentations in any advertisements or articles. They are not responsible and assume no liability for the content of or any opinions expressed in any contributed articles which represent the author's own opinions and not necessarily the opinion of UCO. Acceptance of advertising for products or services in no way constitutes an official endorsement of the product or service.

Suggestions to Improve Our Village

Aluminum Wiring: In the last issue, we received what seems to be alarming news to the effect that there have been fires in the Village due to the old wiring we have.

Village Mutual suggested that each unit should be inspected and said mass inspections would be cheaper than individual ones. I think this is a case where UCO should take the lead in organizing these inspections in what appears to be a dangerous situation.

Adelphia. In discussing the Adelphia cable television changes, president Kurt Weiss was mistaken when he said that the American Movie Classics channel was a commercial-free channel for uninterrupted viewing. While this was true at one time, it no longer is and there are ads, even in the middle of a movie. Turner Classic Movies is the only non-premium commercial-free channel and it is unfortunate that we will lose it. The retention of the right-wing Fox News Channel is hardly a gain.

Adelphia's channel lineup is far from stellar. Therefore, thought should be given to additional ways to get TV service such as common satellite dishes or allowing individuals to have installed individual satellite dishes that they pay for themselves. Allowing this would increase the marketability of units.

Clubhouse Exercise Machines. The removal of the main Clubhouse treadmill and bicycle exercise machines was a mistake and they should be brought back. People who were waiting for buses or were between classes or waiting for a movie to start previously were able to get some exercise in. Now they are forced to make a special trip to the Hastings Clubhouse. The sewing room appears to be mostly empty and seldom used or, better yet, the first floor exercise rooms could be used for the machines. The main Clubhouse should not be made into a second-rate facility. The Clubhouse billiard room and game room were not eliminated when Hastings duplicated them and an exercise machine room should be returned to the Clubhouse as soon as possible.

Sy Lutto

The Mail Bag



More Suggestions

Century Village is a wonderful place to be

With all its features and activity That is offered for you and me.

The repertory production was a wonderful show. We are fortunate to have so many talented, devoted residents — singers, musicians as well as beautiful staging and costumes.

We are also fortunate to have the new Fitness Center with the numerous ways one can exercise and be fit.

Another excellent feature is now having new, smaller, quieter buses that do not run on diesel fuel. Years ago, I reported that diesel fumes cause asthma, lung cancer and deaths and worked very hard all these years to convince UCO to bring about a change. Finally they did and we owe our appreciation to Kurt Weiss. The one hour schedules still give residents the best transit system of any condo in Florida.

Another of my suggestions adopted by UCO and management is that you can now convert two apartments into one, should you desire to have a larger apartment. You would be obligated to pay all fees for both apartments.

I suggested a step further, if possible. If 50 or more such conversions take place, there could possibly be built a new apartment building, within or bordering on Century, to contain 50 luxury apartments. With all the features in Century, there could be residents who would be attracted to living here in such an apartment.

The following additional suggestions were previously made and should still be considered

• **Dining hall** — within or bordering Century. This plan fell through recently and hopefully another one will replace it. With our large population, we should have

- dining facilities.
- **Ticket exchange** — a simple plan. When a resident cannot use their ticket, to have a phone number to call where they would issue a new ticket and sell it. The original owner can pick up their refund when convenient. The plan should be publicized.
- **Obituary column** — it would be sensitive and respectful to have such a column in the UCO Reporter. Everyone should know when a resident passes away.
- **Copy machine** — most everyone has a need to make copies and having a copier in the hallway at the Administration office would be helpful and convenient.
- **Har Tru tennis courts** — most condos in Florida half our size have about eight Har Tru tennis courts. Could management consider converting ours to Har Tru? Along with all our other attractions, Har Tru tennis courts would attract new, younger residents.
- **More shows and movies** — if possible, to have a show every night. This is the biggest attraction in Century.

All suggestions are intended to improve the community and the enjoyment of Century by the residents.

Philip Rowen

Editor's note: In answer to some of the suggestions:

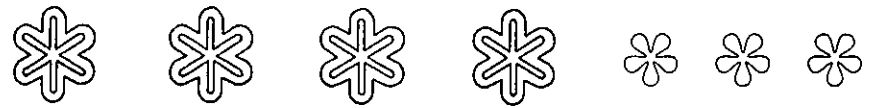
Dining hall: At one time we had a coffee shop in the Clubhouse. This closed because of lack of business. If a coffee shop failed, there is very little hope that a dining hall will succeed.

Obituary column: This suggestion was made repeatedly by the writer of the letter and has been repeatedly turned down by the Editorial Board. In a monthly publication, it can often happen that the date of passing may be two months old before it is printed.

NEW —
PARKINSON'S
SUPPORT GROUP

For those with Parkinson's Disease and their caregivers.

Exchange ideas for coping. Wednesday, January 15th in Classroom A at 3:00 pm. Phone Aubrey Matthews at 616-5486 for further details



2002



2002



2002

Advanced Therapy Center



MEDICARE CERTIFIED



COMPREHENSIVE OUTPATIENT
REHABILITATION FACILITY

PHYSICAL, OCCUPATIONAL & SPEECH THERAPY




AT ADVANCED THERAPY CENTER, OUR LICENSED HEALTH CARE
PROFESSIONALS SPECIALIZE IN GIVING YOU THE
INDIVIDUALIZED, PERSONAL CARE THAT YOU DESERVE.



2002

**Stop By And
Tour Our Facility.
Meet Our Friendly
Staff and Therapists.**



2002



START THE NEW YEAR OFF RIGHT...
LET US TURN YOUR OLDEN
YEARS INTO GOLDEN YEARS!



2002

5093 OKEECHOBEE BLVD.
WEST PALM BEACH, FL 33417
(561) 616-3232

2002



WE PROVIDE FREE TRANSPORTATION

2002



2002



2002



2002

Helpful Hints

From Village Mutual
By Larry Kall, President

Oops I Goofed!

In the last issue of the *UCO Reporter*, I wrote about having an electrician that will check all the electrical panel boxes in every unit in a building for \$15 per unit. Unfortunately, I gave the wrong number at my office to call to arrange for the inspection. The correct number is 689-8550. These inspections will begin in January and will continue as long as there's a need. At this writing many Associations have already requested the service and I would expect that many more will do so. As stated before, it is necessary to look at EVERY panel box in your building. Most buildings that I have spoken to have said that they were going to take the \$15 per unit out of their building funds as they consider this inspection a necessary safety measure.

Speaking of safety, we have seen several examples of **Timers** that are in use on hot water tanks. Please note that most of these **Timers** do not meet Palm Beach County electrical codes for hot water tanks and should not be used. Current codes require Hot Water Tanks be wired directly to the wall with **NO** cords or timers in between. We have also seen some homemade timers used for Wall Air Conditioners that are dangerous. If you want to use a timer for a Wall Unit, it should be a commercial grade timer with heavy duty wire that is suitable for 220 volts. Putting timers on refrigerators does not really save that much and can affect how well the refrigerator will function. If you want to use a timer for a table light, there are many available at retail stores that plug directly into a wall receptacle and you can plug your lamp cord into the timer. Follow the instructions on how to set the timer properly so the light will go on and off when you want it to.

Sex with Regis

A husband and wife are in bed watching *Who Wants to Be a Millionaire*.

The husband asks for sex.

The wife says, "No."

Her husband asks, "Is that your final answer?"

She responds, "Yes."

He says, "Then, I'd like

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



ULTRACUTS
FAMILY HAIR SALON
686-4177

APPOINTMENTS AVAILABLE - WALK-INS WELCOME

<p>Regular \$10⁹⁵ ULTRACUT is now \$8⁹⁵ with this coupon Mon, Tues, Wed & Thurs</p> <p>\$2 OFF Shampoo & Cut</p> <p>Not Valid w/Any Other Offer Expires 1/10/02</p>	<p>SENIOR PERM SPECIALS ALL WEEK</p> <p>\$29⁹⁵ Starting At</p> <p>WASH & WEAR SHORT HAIR</p> <p>Hair Cut Included Expires 1/10/02</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Corner of Military Trail & Okeechobee Blvd
Between Service Merchandise & Upton's
Hours: Mon Tues Wed & Fri 9am - 5pm
Thurs 9am - 8pm. Saturday 9am - 5pm

HANDYMAN
8 Years in Century Village

SENIOR HELPING SENIORS

Ceiling Fans	Closet-Bars & Shelves
Light Fixtures	Doorbells
Sinks & Faucets	Rewire Lamps
Toilets & Drains	Water Filters
Door Locks	Rescreen Patios
Closet Doors	Jalousie Operators
Kitchen Ceilings	A/C Timer Boxes
Windows	Carpentry Work

Most Plumbing & Electrical Jobs



Ed
(Senior) Handyman
New Phone: 688-7979

Seth A. Shapiro, D.D.S.

Cosmetic & Reconstructive Dentistry

1920 Palm Beach Lakes Boulevard
Suite 104
West Palm Beach, Florida 33409

Telephone
561-684-2282

Traditional Values For The Modern Age

Security

David Bernstein



"Why do I have to follow the rules in this Village? After all... 1) I'm only here for five months. I want to enjoy myself 2) I know people in high places, I'll get you fired for bothering me 3) I'm a president and volunteer in the Village and I deserve special consideration"

Well, really!!! I speak to God and She told me that there are no "special" people. Everyone follows the rules in the same way.

Incident number one — a handyman came to the gate and he had a gate pass His wife, following in the car behind, had no pass and she was refused entry He proceeded to curse out the guards for not granting him special privileges He knows important people

Incident number two — a resident of Easthampton has no bar code. He lost the other one and refuses to pay \$25 for a new one. The lane for IDs extended from the gate to Haverhill Road so he went into the bar code lane and was refused entry and told to get on line — it's the rule. He refused to move his car and traffic backed out to Haverhill and around the corner. Someone could have been hurt, but

he's a volunteer and should have been given special consideration.

Folks, rules are for everyone. They make our stay here safer and more enjoyable Please cooperate

We met with the Sheriff last week and he told us to make all of you aware of the following during this holiday season:

Be aware when in a shopping center Don't have jewelry showing, don't put your gifts in the back seat of the car — use the trunk; don't leave cell phones on seat, don't carry cash — use credit cards, don't fight back — your health is more important than the money; and always have your keys ready when you come to the car — don't wait and fumble in your purse or pocket at the last minute

Please slow down on the roads and stop at the stop signs The life you save may be Santa's as he rides around the Village Oh yes he was issued a bar code for his sled so he can enter with no trouble He really does know people in high places and he certainly is special.

Merry Christmas, Happy New Year to all



REFACE AND SAVE!

Why spend hundreds of dollars replacing your old kitchen cabinets?

NOW

REFACE AND SAVE!

With your choice of Formica colors, you can cover counter tops, cabinets, doors, bathroom vanities, Free Estimate.

Call Jimmy - 533-0031 or 533-6784
C.V. Recommendations given.

License # 90-12986

Escape

The Florida Heat This Summer...

Get Away To The Cool Pocono Mountains

Block & Hexter Vacation Center

An Educational and Cultural Experience For Adults 55+

- ⇨ Private Double Rooms ⇨ Three Supervised Kosher Meals A Day
- ⇨ Fine Arts ⇨ Ceramics ⇨ Fitness Center & Classes ⇨ Computer Lab
- ⇨ Dance Classes ⇨ Top Notch Lecture Series ⇨ Heated Pool & Whirlpool
- ⇨ Tennis ⇨ Bridge ⇨ Boating ⇨ Hiking Trails ⇨ Golf and More

Open June - October - Plus Passover 2002

All Inclusive Door to Door Packages From Florida

Come Learn More About These Exciting Programs...

JCC of The Greater Palm Beaches
Kaplan JCC
3151 North Military Trail
West Palm Beach, FL
Sandy Zitomer - 561-689-7700 x305
Monday, January 21, 2002—10:00 AM



JCC of the Greater Palm Beaches
Hochman JCC
8500 Jog Road
Boynton Beach, FL
Call Marlene Roller 561-740-9000
Monday, January 21, 2002—2:00 PM

Associated Camps, Inc.
271 Route 46 Unit A-109
Fairfield, NJ 07004
(800) 400-1924
www.bhvc.org
A Beneficiary of The UJA Federation

ILLUSTRATED PROPERTIES MARY JEAN MASTERS

Real Estate, Inc.
E-Mail: mmasters@ipre.com

561-804-9603
561-312-3398

Upper Corner 1 bed/1.5 ba		Chatham A waterview pretty	16,000
Waltham E picture perfect	30,000	Cambridge G super	16,000
Chatham D waterview	18,000	Plymouth C pool view lovely	24,000
Easthampton H redone beauty	16,500		
Ground Floor Corner 1 bed/1.5 ba		Upper Floor Cor 2 bed/1.5 or 2 ba	
Andover H tile beauty	23,000	Sheffield D waterview pretty	40,000
Cambridge G tile near pool	25,900		
Sussex A pristine	25,500	Upper Floor 2 bed/1.5 or 2 ba	
Waltham A new AC very nice	18,500	Coventry L beautiful	26,000
Sheffield C decorator's delight	27,500	Golfsedge come see	36,000
		Greenbrier B spacious	49,000
		Oxford 100 spacious waterview	33,900
Ground Floor 1 bed/1.5 ba			
Berkshire H fantastic	20,500	Ground Floor Corner 2 bed/2 ba	
Canterbury F must see	19,000	Plymouth O w/d desirable area	49,500
Southampton A pretty	26,000	Chatham O pristine	40,000
Waltham I fresh & pretty	17,000		
Wellington M fantastic view	29,500	Ground Floor 2 bed/1.5 or 2 ba	
Sheffield M serene, rentable	19,500	Stratford G beauty tiled	47,000
		Chatham R waterview	35,000
		Somerset G waterview	35,000
Upper Floor 1 bed/1.5 ba			
Sheffield J super	18,000	Annual Rentals	
Coventry E excellent	19,500	Lake Dora 1/1 beauty	550
Easthampton A lovely	21,000	Sheffield G 1/1 very nice	500
Coventry L great area	17,000	Camden N 1/1 near pool	550
Waltham I near club very nice	15,000	Canterbury F 1/1 very clean	550
Cambridge G furn pretty	17,500	Northampton R 1/1 great	600
		Andover E 1/1 fantastic	500
Ground Floor 1 bed/1 ba		Stratford D 2/2 very nice	750
Windsor J redone	22,000	Berkshire D 1/1 waterview	550
Windsor H super	23,000	Sheffield M 1/1.5 near Hastings	600
Sussex B good value	12,000	Norwich H 1/1 nice	500
Berkshire D waterview	21,000		
Easthampton E super	14,500	Seasonals	
Oxford 200 corner	20,500	Coventry C 1/1.5 excellent	1,000
Andover H nice furn	16,900	Camden N 1/1 very nice	950
		Northampton R 1/1 super	950
Upper Floor 1 bed/1 ba		Sheffield I 1/1 down, super	950
Kingswood B value	13,500	Canterbury E 1/1.5 corner	950
Sussex D serene	14,000	Berkshire D 1/1 water	900
Canterbury E furnished	14,500	Andover G 2/1.5 nice retreat	1,100
Camden C furnished	15,300	Sheffield G 1/1 very nice	900
Waltham I lots of upgrades	15,000	Sheffield H 2/1.5 corner	1,300
Camden N tiled	15,500	Lake Dora 1/1 beauty	1,000
Sheffield G perfect	20,000	Salisbury F 1/1.5 cor excellent	1,000
Salisbury H walk-in	17,000		
Andover B furnished	14,000		

CALL FOR OTHER LISTINGS IN CENTURY VILLAGE — BUY OR SELL — GO WITH THE BEST

In Memoriam

Morris Keller
Florence Tittamin

Notice to Contributors

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



**Condo?
Can do.**

RICHARD LYDON

2845 N. Military Trail, Suite #3
West Palm Beach, FL 33409
(561) 687-1800

**Call us for information about
outstanding condo insurance.***

Allstate Floridian Insurance Company, Home Office: St. Petersburg, Florida.
Subject to local availability and qualifications. Other terms, conditions and exclusions may apply.

TILE & BATH

REPAIR

SPECIALISTS'

Tub Out - Shower In,
Total Bath Remodel
FREE ESTIMATES

**TILE
FALLING
OFF THE
WALL?**

**SHOWER
FLOOR
LEAKING?**

471-1165

**SAVE
\$100.00**
on any repair
project over
\$900.00
Not Valid With
Any Other Offer
Expires
1/31/02
Coupon
Required

Don or Alan,
Day/Evening/Weekend
Leave your number
if we are out

Licensed - Bonded
Insured - U - 16292
Watkins Construction, Inc.

**SAVE
\$50.00**
on any repair
project over
\$600.00
Not Valid With
Any Other Offer
Expires
1/31/02
Coupon
Required

We are starting our 15th season in the Village



MANAGERS: MARIO & VITA

**FURNITURE MASTERS
UPHOLSTERY**

SPECIALISTS IN CUSTOM MADE

- SOFAS
- RECLINERS
- DRAPERIES
- CHAIRS
- CORNICES
- FURNITURE REUPHOLSTER
- HEADBOARDS
- SLIPCOVERS
- BEDSPREADS
- LAMBREQUINS

5045 OKEECHOBEE BLVD.
VILLAGE MARKET PLACE
CORNER OF OKEECHOBEE & HAVERHILL
WEST PALM BEACH, FL 33417

PHONE (561) 640-0051
FAX (561) 640-9170

INJURED?

talk to us. it's FREE!

Our Attorneys have Proudly Represented over 500 Century Village Residents!



RUSSELL Y. SICKMEN
OF COUNSEL



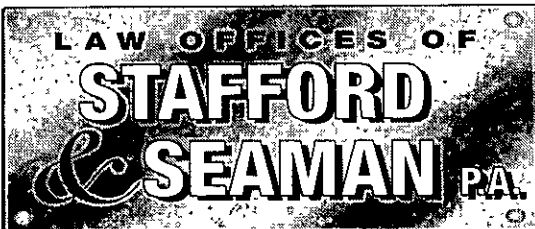
SHANE STAFFORD

**SERIOUS
PERSONAL
INJURIES:**

- AUTO ACCIDENTS
- BUS ACCIDENTS
- SLIP & FALL ACCIDENTS
- MEDICAL MALPRACTICE
- DEFECTIVE PRODUCTS
- WRONGFUL DEATH
- NURSING HOME ABUSE OR NEGLECT
- INJURED BY A NURSE, HOSPITAL OR PHYSICIAN
- AIRPLANE & BOAT ACCIDENTS
- MALL & PARKING LOT ASSAULTS



ALLEN SEAMAN



NO MONEY RECOVERED, NO FEE!

**OUR ATTORNEYS WILL SEEK
THE MAXIMUM POSSIBLE SETTLEMENT**

MEMBERS OF THE FLORIDA BAR, THE ACADEMY OF FLORIDA TRIAL
LAWYERS, THE ASSOCIATION OF TRIAL LAWYERS OF AMERICA

**CALL OUR
24 HOUR
HOTLINE**

478-5100

OVER 40 YEARS OF PERSONAL INJURY TRIAL EXPERIENCE

**WE WILL VISIT
YOU AT HOME
OR IN THE
HOSPITAL**

First Union Bank Building (at entrance to Century Village) Suite 201, 5849 Okeechobee Blvd., West Palm Beach, Florida 33417

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



A FIRSTSERVICE COMPANY

6300 Park of Commerce Boulevard, Boca Raton, Florida 33487-8290

Boca: 561.997.4045 Broward: 954.463.2600

West Palm Beach: 561.734.5675 Fax: 561.997.5684

CENTURY VILLAGE WEST PALM BEACH

TO: ALL EXISTING & NEW CUSTOMERS

"PRICE ROLL BACK"

2002 • A REDUCTION OF \$2.00 PER HOME PER MONTH

2003 • NO INCREASE BASED UPON PRICING FOR 2002

NOTE: PRIME'S PRICING FOR THE ABOVE TIME PERIOD WILL SAVE THE AVERAGE UNIT OWNER APPROXIMATELY \$4.00 - \$7.00 PER MONTH ON THE MANAGEMENT AND MAINTENANCE FEES CURRENTLY BEING PROVIDED BY OTHER VENDORS IN THE VILLAGE.



South Florida's leading provider of total
Management and Maintenance Services
 to Residential Associations



CELEBRATING

**IT'S
 14TH YEAR**

**OF
 SERVICE**

**TO
 COMMUNITIES**

IN

PALM BEACH COUNTY

- Accounting & Financial Services
- Landscape Installation
- Building Maintenance
- Janitorial Services
- Pest Control
- Plumbing and Electric

- Administrative & Management Services
- Landscape Maintenance
- Real Estate Services
- Irrigation Services
- Fertilization
- Tree Trimming

**6300 PARK OF COMMERCE BOULEVARD
 BOCA RATON, FLORIDA 33487
 (561) 734-5675**

**Come join our growing family of satisfied customers.
 Please call Paul Belikoff for an appointment.**

Macular Degeneration Support Group to Form

By Linda White

The idea came from a C V resident's daughter who lives in New York. She saw a need that many seniors who suffer from macular degeneration have, since they are very isolated.

The idea was to have a support group coupled with a books-on-tape club. The meetings would be monthly and offer social time and refreshments. She contacted Alpert Jewish Family and Children's Service to find a counselor to lead the group.

The idea grew to include informational speakers as well.

Community support has been encouraging and the first session was held at the Harold and Sylvia Kaplan

Jewish Community Center on Friday, December 7. The Kaplan Center is located at 3151 North Military Trail in West Palm Beach. For more information call 684-1991 and ask for Patty Rabideau, MSW.

Future meetings will be held monthly on the first Friday of the month in room 159/160 at 10:00 am. Shurley Pacillio is the contact person at JCC. There is no charge for attending.

Future speakers will include Maika Osserman from the Jewish Braille Institute, a representative from the Lighthouse for the Blind and representatives from Baskin Palmer, dates to be announced.

Prescription Drugs From Canada: How to Save Some \$\$

By Les Segarnick

I learned recently from a very reliable, responsible source about a \$-saving idea that we can all benefit from to varying degrees. The idea has to do with buying prescription drugs, a very necessary but all-too-often extremely costly matter, but one which most of us can not do without.

It is now possible to buy prescription drugs directly from Canada. "Mediplan Prescription Plus Pharmacy" is a legitimate Canadian pharmacy that legally provides medications to US residents. Your prescriptions can now be called in by your doctor toll-free. All prescriptions are securely purchased by credit card and mailed directly to your home within seven days. The shipping cost is a flat fee of \$10 on your entire order, no matter how many drugs you purchase. On average prescription drugs sold in Canada cost 25-50% less than those same drugs sold in the United States.

Buy brand name or generic drugs. No more waiting in line at busy pharmacies. And, no participation fee or hidden fees. Here are some samples of your average savings on some commonly prescribed medications.

Drug	Dosage	Quantity	Fla Plan 1	Fla Plan 2	Medi-plan	Avg Svgs
Celebrex	200 mg	90	\$230	\$218	\$112	49%
Claritin	10 mg	90	\$236	\$220	\$90	60%
Coumidin	5 mg	90	\$ 63	\$ 62	\$32	49%
Lipitor	10 mg	90	\$189	\$165	\$132	24%
Prozac	20 mg	90	\$257	\$231	\$157	35%
Vioxx	25 mg	90	\$248	\$219	\$105	54%
Zocor	20 mg	90	\$343	\$323	\$177	46%

You may immediately call (toll-free) 866-288-4027 to receive price quotes on your current medications. To place an order, you must first sign and send a one-time release form (by fax or mail) to Mediplan Prescription Plus Pharmacy. Please ask for this form when you call. Once this form is received, you may have the doctor's office call in your prescription orders toll-free, just as they would to any pharmacy. You will be contacted by Mediplan to confirm your order and provide payment information. Your order will be delivered to your home within 7-10 business days. You are welcome to share this valuable information with your family members and friends.

Special Interest

By Bob Fogelman

A well known person once said, "I had a dream." Well, I too had a dream.

If you read my previous column you will remember that I said Century Village is composed of 29 areas. Except for Dover (three buildings), each area has many individual condominium associations within their given area: Windsor, Camden, Andover, etc.

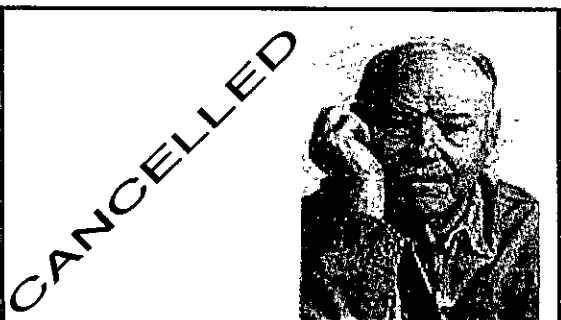
What if an area decided to band together to form one incorporated association, governed by officers elected either by all the unit owners or by the presidents of each condominium association?

According to how the bylaws of the new organization are stipulated, the condo presidents could be the board of directors, or else they or other unit owners could be individually elected to the board.

To begin with, a stipulated amount of money from each association's reserve would naturally have to be put into the reserves of the new association. An annual amount would also have to be funded to the new incorporated organization.

Whenever one of the associations needs a new roof, needs to have its building painted, tented or to have any necessary work

Continued on page 42



Being Dropped By Your HMO?

Or
Do You Want A Secure Medicare Supplement Insurance Policy?

United American Insurance Company

A+ Superior financial rating by A.M.
Best for 28 years

You can choose ANY Doctor, specialist
Or hospital in the USA

CLAIMS paid in 3.5 days average 1999*

GUARANTEED RENEWABLE
COVERAGE

Premiums may increase by class

NO HEALTH QUESTIONS ASKED

If you are being dropped by your HMO

To receive a FREE Quote, information and new "2001 Guide to Health Insurance for People with Medicare"

CALL
Paul Maresca
Boca Raton
(561) 995-1449
(800) 769-5140

7644981

United American Insurance Company is not associated with Medicare, Social Security or any other governmental agency. *based on in-house records

AG390

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

(REPRINTED FROM THE PALM BEACH POST)

The Palm Beach Post

FINAL EDITION

WEDNESDAY, DECEMBER 13, 1995

96 PAGES 50 CENTS

New eyes really color my world

My Christmas present came early this year, the precious gift of perfect eyesight.

Like my colleague, Ron Wiggins, I, too, was nearsighted and had been wearing eye-glasses since the age of 10 or 11. As long as my specs corrected my vision to a near-normal state, I didn't mind. But in recent years, the eyes were getting worse and worse. To complicate matters, I developed



George McEvoy

cataracts on both eyes. Finally, it got to the point where stronger glasses just didn't help.

My eyesight bothered me particularly at night while driving. I was OK on a well-lighted street, but if I hit a darker stretch of road, I was practically driving on instruments. And even in bright daylight, I had trouble reading street signs. As a result, I rarely, if ever, drove anywhere after sundown.

Unlike Ron Wiggins, who had much more complicated work done on his eyes mine initially called for removal of the cataracts, a fairly common procedure.

A tiny incision is made with a scalpel into the cornea, and the affected lens is removed and replaced with a plastic one.

Until fairly recently, the newly implanted lens was just clear plastic. The removal of the cataract would improve one's sight,

Until the cataract surgery, I saw only a murky, impressionistic version of everything around me.

of course, but only back to what it was before the growth of the cataract. In my case, that wouldn't have been all that great.

Using the latest method, Dr. Lawrence Katzen inserted not plain but plastic, UV intraocular prescription lenses, implanted for life. The result was that I now have 20/20 vision in both eyes.

I had the right eye operated on Oct. 16 at the JFK Surgical Center. Dr. Katzen was the surgeon. It was done on an outpatient basis, and the operation took just 10 minutes. I was conscious throughout. In fact, I chatted with the doctor and the nurses while the procedure went on. I could see the new lens being slipped gently into place.

Only a topical anesthesia was used. I was given a mild sedative to relax me, and then drops were placed in the eye to numb any feeling. No needles, no stitches afterward and absolutely no pain. In fact, I didn't even have to wear an eye patch.

Within minutes after the operation was completed, I was sitting up, drinking orange juice and eating a Danish pastry. Then I waited for a half-hour or so before my neighbor, Lynn Osiecki, drove me home. The next day, I drove myself to the doctor's office for a checkup.

On Oct. 30, I had the left eye done. Again, it was only a 10-minute job, an amazing progression from the days, not very long ago, when a cataract patient had to lie in a hospital bed for a week after surgery, head kept immobile by sandbags.

Naturally, some care must be taken for a few weeks after such surgery. I used antibiotic eyedrops daily, wore a plastic shield over the eye while sleeping to keep from rubbing it and had to be careful not to get water in the eye. But visual recovery is almost immediate, because the eye muscles are not paralyzed by anesthesia.

And now, thanks to the genius of Dr. Katzen, I have perfect eyesight.

I don't remember ever seeing things so clearly. Everything is so bright, as if the whole planet got shined up just for me.

For most of my life, I had been viewing the world through the eyes of a Claude Monet, getting a murky, impressionistic view of everything. Now, the sights around me could have been painted by Paul Gauguin, with great splashes of vivid color.

There are some drawbacks, of course. After the operations, I looked in my bathroom mirror and was shocked to see. How white my hair is now. When my eyesight was still poor, I thought my hair was staff and pepper. And the wrinkles in my skin have multiplied and seem much more pronounced.

A lady I know suggested a solution for that. "Do what women do," she said. "Turn down the lights."

George McEvoy is a columnist for The Palm Beach Post.

Lawrence B. Katzen, M.D.

*Board Certified Ophthalmologist
Oculoplastic Surgeon*

Elizabeth Oteiza, M.D.

*Board Certified Ophthalmologist
Retinal Specialist*

Michael Weiskopf, O.D.

Optometric Physician

Debra McCracken, O.D.

Optometric Physician



KATZEN
Eye Care & Laser Center

Specializing In:

*Cataract Removal • Glaucoma Management • Retinal Disorders
Oculoplastic Surgery • Laser Vision Correction*

- Two Convenient Locations -

901 North Congress Avenue
Suite #104
Boynton Beach, Florida 33426
(561) 732-8005

1601 Forum Place
Suite #101
West Palm Beach, Florida 33401
(561) 688-1204

**COURTESY TRANSPORTATION
AVAILABLE FOR SURGERY.**

**National Council of Senior Citizens
Now Alliance for Retired Americans**



Bill Cea, Regional Director of the Florida Alliance of Retired Americans, and Ruth Kushmer, President of the WPB Club.

Photo by Herman Tauber

The National Council of Senior Citizens has changed. We are now a new organization West Palm Beach club, affiliated with the Florida State Alliance for Retired Americans.

Thousands of retirees have joined nationally and in Florida. Our outlook is still the same. We must have universal health care, prescription drugs under Medicare, maintaining of Social Security, an increase in the minimum wage to stimulate the

economy. We work towards women's and minorities' rights, an end to racism, and the right to a decent job at a decent wage.

We meet at the First Union Bank (second floor), located at Okeechobee and Meridian Streets, the second Wednesday of the month. Come before 1:30 for coffee and hear our most interesting speakers. Join us. \$10, single person, \$15, couple. For info call Ruth at 478-7889.

Dr. Caren L. Block
Podiatric Physician & Surgeon
**Specializing in Disorders
of the Foot & Ankle**

- * BUNIONS
- * CALLOUSES
- * FRACTURES
- * FOOT CARE
- * SPURS
- * CORNS
- * WARTS
- * SPRAINS



CAREN BLOCK, D.P.M.
Diplomate, American Board of Podiatric Surgery
Fellow, American College of Foot and Ankle Surgeons

- * ADULT'S & CHILDREN'S FOOT CARE
- * INGROWN TOENAILS * DIABETIC FOOT CARE

6901 Okeechobee Blvd., C-11
Medicare & Most Insurances Accepted (561) 640-3838

"I BUY"
Household Items



Furniture, Knick Knacks,
Collectibles & Also Antiques
No Traveling "We Come To You"
Call Tammy

(561) 434-4669

SENIOR LIFE



**INCOME
7-1/2%**

**RECEIVE MONTHLY,
QUARTERLY, SEMI ANNUALLY
OR ANNUALLY
ALL INVESTMENTS ARE FULLY
GUARANTEED AND INSURED
FOR INFORMATION PLEASE CALL
1 - 800 - 490 - 9071**



5.25%



**S
E
N
I
O
R**

HAVE YOU LOOKED AT CD RATES TODAY? MOST BANKS ARE OFFERING RATES WE HAVE NOT SEEN IN YEARS. ALTHOUGH FOR SOME, REDUCED RATES ARE A BENEFIT, FOR OTHERS, THESE LOW RATES AFFECT OUR POCKETBOOK.

MOST BANKS ARE OFFERING ONE YEAR RATES BETWEEN 3.25% TO 4%

WE CAN DO BETTER. ONE YEAR FIXED RATE, FULLY INSURED AND GUARANTEED AT 5.25%

TAKE ADVANTAGE OF WHAT IS AVAILABLE TO YOU, DON'T LET THEM TAKE ADVANTAGE OF YOU

800 - 490 - 9071

**L
I
F
E**

MICHAEL A SOLOMON
12230 FOREST HILL BLVD WELLINGTON FL 33414

**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.

**TELL OUR
ADVERTISERS
YOU SAW THEIR
ADS IN THE
UCO REPORTER**

NEIL SIMON'S COMEDY HIT
THE SUNSHINE BOYS



Starring
DICK VAN PATTEN & FRANK GORSHIN

PARKER PLAYHOUSE - FT. LAUDERDALE
January 22, 2002 thru January 26, 2002
Tues., Wed, Thurs, Fri, Sat at 8pm - Mat: Wed, Thurs, Sat at 2pm
Tickets available in person at the theater box office (T-F, 10am-5pm) and all TICKETMASTER locations.
Charge by phone: (954) 523-3309 or (561) 966-3309
For groups and info call (305) 919-3731 or 1 (888) 317-4864
Tickets subject to applicable convenience charge. Dates, times, prices and orders subject to change without notice.

**WILLS, TRUSTS,
ESTATE PLANNING, PROBATE**

REAL ESTATE LAW

ACCIDENTS - DIVORCES

STEVEN R. DUHL
GEORGIANA F. DAMBRA
KAREN LEVIN ALEXANDER
Attorneys at Law
ALEXANDER, DAMBRA, & DUHL, P.A.

5737 OKEECHOBEE BLVD.
SUITE 201 (561) 471-5708
WEST PALM BEACH, FL 33417

LOCATED IN THE
Bank Atlantic Building
1/4 MILE EAST OF THE TURNPIKE

**JFCS BEREAVEMENT
SUPPORT GROUP**

Alpert Jewish Family & Children's Service continues to facilitate a bereavement support group which meets every Thursday at their office on Community Drive. The focus of the group relates to issues confronting widowed men and women. Most newly widowed or grieving people may often experience loneliness, sadness, and feelings of isolation, and support groups can help them to better understand the grieving process and feel less isolated. The support group will also provide emotional support and can help to rebuild their skills and confidence.

For information on how individuals can access this group and other services, call Bobbi Kraf, 684-1991.

A. BERNSTEIN REALTY, INC. 

LAURIE YOUNG • MICHEL SMITH • JIM BIGGS

CAMDEN F PENDING	20,000
COVENTRY G 1/1.5	28,900
COVENTRY J 2/1.5	25,500
DOVER B 1/1.5	35,000
EASTHAMPTON E 1/1.5	14,000
KENT D 1/1.5	23,900
KENT H 1/1	12,000
NORTHAMPTON I 1/1	14,000
NORTHAMPTON M PENDING	14,000
NORTHAMPTON S 1/1	14,850
SHEFFIELD C 1/1.5	19,000
SHEFFIELD K 1/1	15,000
SOUTHAMPTON A 1/1.5	23,000
SOUTHAMPTON A 1/1.5	23,700
STRATFORD O 1/1.5	24,000
SUSSEX A 1/1.5	24,900
WALTHAM H 1/1	17,000
WINDSOR P 1/1.5	18,900

WE HAVE BUYERS - GIVE US YOUR LISTINGS

WEST PALM BEACH **BOCA RATON**
687-5100 **482-4004**



DR. MICHAEL S. BESS
DR. ROBERT M. GAYNOR
PODIATRIC PHYSICIANS
& SURGEONS

S • P • E • C • I • A • L • I • S • T • S

"Helping People Walk in Comfort"

- | | | |
|---------------------|-------------------|------------------|
| *WHIRLPOOLS | *BONE SPURS | *HEEL PAIN |
| *DIABETIC FOOT CARE | *BUNIONS | *ARTHRITIC PAIN |
| *CORNS & CALLOUSES | *HAMMERTOES | *WOUND CARE |
| *FUNGAL NAILS | *WARTS | *ANKLE SPRAINS |
| *INGROWN NAILS | *CUSTOM ORTHOTICS | *SPORTS INJURIES |

ACCEPTING: MEDICARE ASSIGNMENT * HUMANA GOLD PLUS * CIGNA *
HEALTH OPTIONS * WELL CARE * BEACON * FOUNDATION

**HOUSE CALLS & EVENING HOURS AVAILABLE
689-0303**

**2885 NORTH MILITARY TRAIL * WEST PALM BEACH
CROSSTOWN SHOPPING PLAZA
SUITE J (NEAR PUBLIX)**

Words for the Wise

Philip Dreiss



I have a dictionary that was published in 1964. For my purposes, I have found that it does the job quite well.

My dictionary provides the following as the first definition of the word **spin**: to make yarn by drawing out, twisting and winding fibers. It goes on to give 17 additional definitions. Authors spin yarns, couples spin when they dance, my washing machine has a spin cycle, my bicycle and automobile tires spin as I take each for a spin around the block or around the town.

The modern definition of **spin**, however, is altogether different. Michael J. Fox starred in a popular TV show called *Spin City*. In that show, and during the days which followed the recent presidential election, spinning came to mean the act of describing a reality that suits your purpose. While spin is sometimes dismissed as a simple euphemism for lying, it is something far more insidious. It is an indifference to truth.

Spin allows people, lawyers especially, to have the

flexibility to effectively play either side of a case or a situation as it suits their purpose at the time. Lawyers are not restricted in what they say on behalf of today's client by what they may have said on behalf of yesterday's client.

There are newspaper, magazine and television ads which have taken **spin** to new heights. We have no idea that we are being **spun** as we read or watch an ad for a prescription drug product in which the ad does not supply the smallest clue as to what disease the drug is supposed to cure. Rest assured, however, that we, as consumers, will pay for these ads.

The word **potpourri** is defined as "a collection of miscellaneous literary extracts." My wife describes me as a "clipper" and becomes most annoyed when my clipping takes place before she gets to read the paper, magazine, etc. as I notice something which has tweaked my interest. I invite you to share some of my recent clippings.

I have seen the Four

Stages of Life described as: 1) You believe in Santa Claus, 2) You don't believe in Santa Claus, 3) You are Santa Claus, 4) You look like Santa Claus.

Marilyn Savant was asked to address "the difficulty of writing anything that cannot possibly be interpreted in various ways." Her response? "It's more than difficult. It's impossible. That's because some people misinterpret willfully, often out of an argumentative nature, but sometimes just in the hopes of appearing clever to others — even though it's anything but clever to miss or ignore the obvious interpretation!"

Ruth often asks me what I am doing when she does not hear me making any noise. I often respond with a five-word answer I have now found a one-word answer, "**omphaloskepsis**," but I have difficulty both remembering and pronouncing it, and my spell-check in Word Perfect can't find it at all.

Brooke Foss Westcott is quoted "Great occasions do not make heroes or cowards; they simply unveil us. Silently and imperceptibly, as we wake or sleep, we grow strong or weak, and at last some crises shows what we have become."

I sometimes find that elected members of UCO and local Association Boards, and even I myself, suffer from "non-linear water-fowl phenomena." We

don't get our ducks in a row before we speak or act.

Mae West is quoted "When choosing between two evils, I always like to try the one I've never tried before."

It's almost always easier to know how than to know why, no matter what we do. Working smarter always beats working harder.

In closing, consider the word **inflammable**. There is a popular misconception that the word means "unable to catch fire." Sorry! The word only has the meaning "able to catch fire." It is not a Janus word, "a word that has definitions with opposite meanings," such as **clip**, which means both fasten and separate, or **buckle**, which means both fasten together or fall apart.

Ain't English trooly great!!!

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 "O" 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.

ALLAN WALD, MD

PRIMARY CARE, INTERNAL MEDICINE & GERIATRICS

**SOLO PRACTICE
PERSONALIZED CARE**

**MEDICARE ASSIGNMENT, WE FILE
YOUR SECONDARY INSURANCE FOR YOU**

To enhance your care, we accept NO HMOs

**25 years at the same location
BUS STOP IN FRONT OF OFFICE
At Okeechobee and Haverhill**

683 8558

Allstate

Drive down your insurance rates.

Talk to us about how safe drivers can save.

RICHARD LYDON

2845 N. Military Trail, Suite #3
West Palm Beach, FL 33409
(561) 687-1800

Being in good hands is the only place to be!

©1997 Allstate Insurance Company, Northbrook, Illinois. Subject to local availability and qualifications. Other terms, conditions and exclusions may apply.

IN-HOME SECRETARIAL SERVICE

Rent -A-Daughter

- Financial Coordination
- Records Organized
- Medical Claims
- Monthly Bills

Paper Work Your Daughter Would Do!

561-747-7023

LICENSED/REFERENCES
Lake Worth to Stuart

NO JOB TOO SMALL

DAVE'S LOCK SERVICE

CALL

741-7686

PAGER # 751-1470

Love Lives in My House

The four parts of the compass are not
 NORTH SOUTH EAST WEST ..
 But rather L . O . V . E . . . which serves Mankind the best.
 The L is for life, for light . . . for love,
 For the freedom of our soul
 And the soaring of the Dove.
 The O is for olive
 A branch, a crown of thorns
 Of a world filled with sadness
 And still all Mankind mourns
 The V is for victory, and peace over war,
 Where children can play,
 And let their hearts soar
 A valentine heart needed for each day of the year,
 Creator's love will never disappear.
 E is for echo . . . to elevate one's soul,
 To bring joy to Mankind,
 The sad, we'll console.
 For the Eyes of the mind to see the beyond,
 And to the Longing of Life, for us to respond.
 Our Compass now is ready . . . to be put to work.
 Won't you all please give it a try,
 Its message you'll never shirk.

Rita L. Rudow

AFTER A MASTECTOMY
 From Radical to Reconstruction
Sandy's Mastectomy Boutique & Mobile Service
 Largest Mastectomy Products Provided In The Country
 Introducing
 PREMA LIGHTWEIGHT
 Amoena's New Moldable Breast Form
 APPOINTMENTS PREFERRED
 Broward 978-8287 •
 Outside Broward 1-800-419-5475
 1605 N. State Rd. 7, Margate

Personalised fittings
 in our lovely boutique
 or in the privacy of your
 home by our certified
 fitting consultants.

Featuring
AMOENA
 The Safe, Comfortable
 Choice For Today's Woman

Accepting Medicare Assignment and most
 major HMO's, HIP of FL, Health Options, Av-Med,
 United Health Care, Foundation, Beacon &
 Neighborhood, Principle and PPO, Family Health Plan,
 First Health, Central Medical, Well Care HMO,
 Cross Blue Shield of FL, Humana

Se Habla Español

Servicing
 5 Counties



**Palms West Funeral Home
 and Crematory**

Your Western Community
 Funeral Home

Family Owned & Operated

110 Business Park Way
 Royal Palm Beach
 (Off State Rd. 7, 1 Mile North of Southern Blvd.)

753-6004



Julian E. Almeida, L.F.D.
 Vice President



Judy Brookshire, L.F.D.
 Pre-Need Director

There's No Time
 Like The Present
 To Plan For
 The Future....

- Funeral Planning Before The Need Arises
- No Interest
- Freezes The Cost
- Peace of Mind For Yourself & Your Family

We Offer


- Burial • Cremation
- Shipping • Monuments



For Peace of Mind
 Compare Cost, Facilities & Personnel

Call (561) 753-6004 To Arrange For A No Obligation Tour Of Our Facilities
 We Honor All Pre-Need Arrangements From Local Funeral Homes
 Complete Funeral Arrangements Family Owned & Operated.

**Notary Public
 & Tax Service**
 I will come to your home.
 Irving Chevinsky
 Century Village Resident
(561) 471-5732
 Call for appointment
 N.Y. Attorney Accountant



GROUND FL 2 BED 2 BA	
Strat G Unfurnished	25,000
Strat G Pt Furn V Nice	33,000
Somer F Lakeview	36,500
OXF 100 Furn Wtrvu	38,000
OXF 100 Furn Wtrvu	40,000
Well G Corner! Furn	63,000
Green C Furn Golfvu	63,900

UPPER FLR 2 BED 2 BA	
Golfs 5 Grt Views	37,000
Golfs 3 Furn Cnr	38,000
Green A Furn Nicely	56,500
Green A 2 nd flr Furn	56,500
Well J Lkvu Furn Neat	58,500
Well G Corner Sharp	63,000
Green C Very Nice Furn	63,900

GROUND FL 2 BED 1 1/2 BA	
Coventry D Furnished	28,000
NoHmp D Furn Wtr Nice	32,000
Covent H Cnr Tile Furn	32,000
Walth E Cnr Furn Enc Ter	35,000


UPPER UNITS 2 BED 1 1/2 BA	
Covent C Bright Furn	21,000
Norw N Cnr Furn	24,500
EastH F Furn Cnr	28,000
Somerset G Furn Lkvu	28,900
Norw G Furn Sharp	29,000
Walth E Cnr Furn Xshwr	29,900
Bedford H Cnr Furn Wtrvu	32,000

THE FARBERS
 832-1748
 REALTORS
 GOLDWELL BANKER'S
 RESIDENTIAL REAL ESTATE, INC.

Marty and Patty Farber

CENTURY VILLAGE
 CALL 561 832 1748
 INTERNET SERVICE

GOLDWELL BANKER REAL ESTATE
 IS A FULL SERVICE COMPANY THAT TAKES CARE
 OF ALL YOUR NEEDS - FROM CONTRACT TO CLOSING



GROUND FL 1 BED 1 1/2 BA	
Norw N Sharp X-Shower	14,900
Norw B Unfurnished	15,000
Norw B Corner	17,000
Cambrid 1 Corner Furn	19,900
Dover A Furn Watervu	29,900

UPPER UNIT 1 BED 1 1/2 BA	
Dorch F Furn Value	14,000
Cantbr G Furn Value	14,900
Cambrg A Sharp Furn	15,900
Windsr N Furn Nice	16,000
Dorchstr K Furn Lagoon	16,900
Sheffield N Cnr Nr Cibhse	17,500
Andover B Cnr Furn	19,000
Norwich O Very Nice Tile	19,000
Chatham K Furn, Excellent	19,500
Dover B Lkvu Exc Price	22,500
Shelf F Corner C/A	23,900
Stratfd N Cnr Wrap/Ferr	25,000
Oxford 100 Wtr Furn C/A	25,000
Dover B Wtrvu 4 Flr	27,000
Dover A Wtrvu Sharp	27,900
Dover A 3 rd Fl Unfurn	30,000
Well L Fresh Nice Wtr	32,000
Greenbr C 4* Xtra Special	34,900U

MARTY AND PATTY FARBER HAVE WORKED IN CENTURY VILLAGE FOR 15 YEARS AS PROFESSIONALS WITH EXPERIENCE.

MARTY AND PATTY FARBER HAVE SOLD OVER 1000 CONDOS FOR PEOPLE ALL OVER THE WORLD.

IT \$\$\$ PAYS \$\$\$ TO LIST WITH THE FARBERS
 THE FARBERS HAVE THE HIGHEST AND BEST
 SELLING SUCCESS IN CENTURY VILLAGE

HAPPY HOLIDAYS TO ALL
 OUR FRIENDS IN CENTURY VILLAGE

CALL 561 832 1748

1 BEDROOM 1 BATH	
Andov B Furn	10,000
Cantbr A Good Buy	11,000
NoHamp A Nr Pool	11,000
Sheff M Furn	11,000
Sheff A Grt Locale	12,000
Sheff L 2 nd fl Furn	13,000
Camb B Unfurn	13,900
Wind B Furn	13,900
Salis B GF Furn	14,000
Camd C GF Tile	14,000
Camb H Furn Shwr	14,500
Susx F Furn 4*	16,000
Berk I GF V Nice	16,900
And G GFCA & Ht	18,000
Bedford H GF Furn	18,000

Recreational Activities



You should have been there!!! We started off the season with a wonderful breakfast December 2nd First, the camaraderie and the willingness to help came shining through Josie Wayner with her decorations of red, white and blue stars and stripes on plates, cups and napkins really gave the affair a patriotic and festive appearance. Then with Sid Falik and Bernie Packer working on the coffee, Sam Bienstock slicing tomatoes and onions, all the girls, Pat Joseph, Beverly Scharff, Mary Pittman, Sylvia Goldstein, setting the tables, even Phil Friedman serving coffee with Hy Scharff overseeing all.

A smiling face on the bottom of one of the plates at each table won the centerpiece, a car flag. Please forgive if you were not mentioned. Come to think of it, let us not forget that Charlie Block was the chairman and did a heck of a lot of racing and chasing to keep things going.

Al Joseph, President, greeted all present. Mary Pittman gave the invocation and we all ate heartily. You should have come! Incidentally, Charlie Block won the door prize. A lot of yells of "fix," but you know different.

Let's see now. Action on the courts. Travel Team played against Lakeside Village. We could have done better. Last week Jim Catok won first in the singles tournament. This week Mike Ciaffa was first, Sid Falik second, and Harold Weiss third. In the consolation group first went to Don DiNapoli, Jim Catok second and Neil Krassner third. Good show — plenty of competition.

So come on down to play. You can use the exercise and fresh air.



Our sailors are back, the boats are rigged and it's full speed ahead into the coming season.

A meeting was held on November 9 and the following were nominated for the

year 2002 President, Estelle Stepler; First Vice President, Charles Block, Second Vice President, Artie Teitelbaum, Secretary, Shirley Minde, Treasurer, Sam Berest.

Something new was tried this year to get the racing season off to a good start — **Fun Races**. All qualified sailors were eligible to participate.

We held our first race

Tuesday, December 4. The day was sunny with a brisk north wind. Twelve sailors braved the challenging course. Petrina Maniaci with new sailors, Sandy and Ron, competed in a two-buoy race. The next race was with two men in a boat, one on the port side and one the starboard, completing the race without changing sides. There were five boats in this

three-buoy race. Mates were Hy Krull and Phil Mintz, Charles Cote and Pat Izzo, Estelle Stepler and Ron Helms, Seymour Kawaller and Frank Maniaci, Shelley Blaustein and Artie Teitelbaum. Everyone agreed it was fun and challenging. Participation made everyone a winner!

We are looking forward
Continued on page 39

MILITARY BRAKE & ALIGNMENT

16 Years In Business And Still Growing!

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



BRUCE JACOBS - OWNER

12TH ST
AMOCO
COMMUNITY DR
OKEECHOBEE
PALM BEACH LAKES

**4449 12th Street
West Palm Beach
684-1323**
FL Reg. #MV-00045

• COMPLETE AUTOMOTIVE SERVICE •

<p>Wheel Alignment Special</p> <p>Adjust caster & camber, set toe in & out, road test car. Front wheel drive, foreign cars, Corvettes, pick-ups, and vans slightly higher.</p> <p style="text-align: center; font-weight: bold; font-size: 12px;">\$24⁹⁵</p> <p style="font-size: 8px;">With Coupon Only At Time Of Service Valid w/ Coupon Only</p>	<p>Disc or Drum Brake Special</p> <p>Install new brake pad or shoes, resurface front rotors or drums, repack inner and outer front wheel bearings, inspect calipers or wheel cylinders, fill master cylinder and road test car. Front wheel drive, foreign cars, Corvettes, pick-ups & vans slightly higher. M=like seats extra where necessary.</p> <p style="text-align: center; font-weight: bold; font-size: 12px;">\$59⁹⁵</p> <p style="font-size: 8px;">With Coupon Only At Time Of Service Valid w/ Coupon Only</p>	<p>Engine Tune-Up Special</p> <p>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.</p> <p style="text-align: center; font-weight: bold; font-size: 12px;">\$29⁹⁵</p> <p style="font-size: 8px;">With Coupon Only At Time Of Service Valid w/ Coupon Only</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



DUNLOP TIRES

DRIVING TO THE FUTURE



WHY A CONCORD LIFT FROM ACTION MOBILITY?

ACTION MOBILITY has a proven track record:
A family owned business serving mobility needs in Palm Beach County for 21 Years.

ACTION MOBILITY has the Expertise to install and maintain your lift.
Factory trained technicians on staff.
Full state and county licenses
General Contract GC 057887
Elevator CC 354
24 hour emergency service

Please stop by and see the lifts we have already installed at Berkshire B, Somerset A and K, Sussex M, Oxford 400, Chatham 5 and Coventry I



CALL FOR A FREE, NO OBLIGATION PRESENTATION MEETING.



582-6500

action

Mobility Products and Services, Inc.



***STOP YOUR SECOND FLOOR WOES**

***A CONCORD CONDO LIFT IS WHAT YOU NEED**

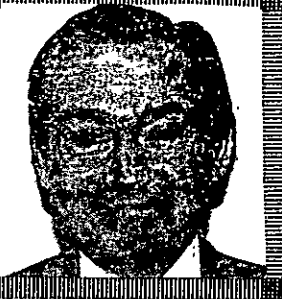
***A SAFE DEPENDABLE LIFT TO THE SECOND FLOOR**

***BATTERY BACK-UP PROTECTS YOU IN AN ELECTRICAL STORM**

WHY SETTLE FOR ANYTHING BUT THE BEST

Arts and Entertainment

Irv Rikon



In my last A&E column I wrote that our cable company, Adelphia, is planning to replace Turner Classic Movies on Channel 58. I urged that you call to protest. Many did, but several of you telephoned me to say I'd given the wrong number. The correct number is 478-8300. Adelphia now says it will retain TCM but may move it to another channel. My suggestion is to keep phoning! I apologize for any inconvenience I might have caused, and especially to the patient person who answered the erroneously placed calls!

This month, as much goes on behind the scenes as in front:

James Judd is out as conductor of the Florida Philharmonic. Joseph Silverstein, formerly maestro with the Utah Philharmonic, a

guest artist with our orchestra as conductor/violinist, has been given a two-year contract and named acting music director. Meanwhile, several large donors have contributed sufficient funds to pull the orchestra at least temporarily out of the red.

Not so fortunate is the "Boca Pops with Peter Nero," which has apparently played its last concert.

Big surprise in Palm Beach, a real estate developer wants to raze the Royal Poinciana Playhouse and replace it with luxury condominiums. The Playhouse owner never applied to have the theater registered as a heritage, thus rendering it vulnerable to the wrecking ball. The current promoter/producer/presenter of Playhouse shows is Clear Channel Worldwide. Headquartered in San Antonio, Texas, this

outfit is the "global leader in the out-of-home advertising industry." It operates over 1,200 US radio and 37 television stations plus more than three-quarters of a million outdoor advertising displays. Whether or not it chooses to own Florida property remains to be seen. As part of its wheeling and dealing, it recently acquired the Sunrise Musical Theatre, which reportedly may be sold to a group wishing to convert that auditorium into a church. A zoning commission may finally determine the Royal Poinciana's fate in February. Just a long row of condominiums and no culture? It leads one to think that Palm Beach is wasted on Palm Beachers.

But the show does go on. **Theater**

The Royal Poinciana Playhouse, yet standing in Palm Beach, welcomes Bea Arthur in the star's one-woman reminiscence, *And Then There's Bea*. She appears through December 23. Running January 29-February 10 is *Dirty Blonde*, a contemporary comedy-romance. Girl loves boy, and he loves her. The problem is he can't

Continued on page 35

POWER WINDOW REPAIR EXPRESS

David Machler
561-358-8884

POWER WINDOW REPAIR

WINDOW STUCK? YOU'RE IN LUCK!

VALERIE & CHRISTINA KIRK
Antiques • Collectables • Watches
Clothes • Household and More
Buy and Sell

Once In Again
A Resale Shop
Consignments Welcome

5948 Okeechobee Blvd
West Palm Beach, FL 33417

(561) 615-9930

Treatment in the comfort, and privacy, of your own home.

Qualifications:

- Graduate of the University of Michigan (Ann Arbor).
- Graduate of the Illinois College of Podiatric Medicine (Chicago).
- Nineteen Years experience of providing -quality- Podiatric care.

Medicine and Surgery of the Foot and Ankle

Tel: 561-969-0294

House Calls, Podiatry, treating:

- * Wounds
- * Ingrown toenails
- * Mycotic nails
- * Heel spurs
- * Corns and Callouses
- * Diabetic foot care
- * Arthritis



Dr. Fred Salomon

Medicare Assignments Accepted

Sorry, no HMO's

Halloween at the Aerobics Class at the Fitness Center

The aerobics class had double the fun on Halloween, dressing up and wearing Halloween necklaces and earrings designed by Harry, one of the men who attends the classes. Everyone was "sparking and spooky" and appreciated Harry for helping them have a very special morning!



It's 8 a.m. — the "early" birds are anxiously awaiting the start of the class — "ready to fly."



Warming up and smiling — getting ready for the workout!



Class is over — everyone is in a holiday mood.

Holocaust Memoirs Wanted

A project that will publish all written memoirs of Jewish Holocaust survivors is being underwritten by Random House. The publisher has donated \$1 million to aid the historic effort, of which Elie Wiesel is honorary chairman.

Survivors are urged to send manuscripts to
 Holocaust Survivors Memoirs Project
 World Jewish Congress
 501 Madison Avenue
 New York, N Y 10022

Mr. Wiesel said: "We want every survivor to know that if a manuscript arrives, it will be received and kept in a special place with great respect. I want eventually to establish a principle that every manuscript should be published."

Manuscripts need not be in English. Translations will be made.

381.026 Florida Patient's Bill of Rights and Responsibilities

Summary of the Florida Patient's Bill of Rights and Responsibilities

Florida law requires that your health care provider or health care facility recognize your rights while you are receiving medical care and that you respect the health care provider's or health care facility's right to expect certain behavior on the part of patients. You may request a copy of the full text of this law from your health care provider or health care facility. A summary of your rights and responsibilities follows:

A patient has the right to be treated with courtesy and respect, with appreciation of his or her individual dignity, and with protection of his or her need for privacy.

A patient has the right to a prompt and reasonable response to questions and requests.

A patient has the right to know who is providing medical services and who is responsible for his or her care.

A patient has the right to know what patient support services are available, including whether an interpreter is available if he or she does not speak English.

A patient has the right to know what rules and regulations apply to his or her conduct.

A patient has the right to be given by the health care provider information concerning diagnosis, planned course of treatment, alternatives, risks, and prognosis.

A patient has the right to refuse any treatment, except as otherwise provided by law.

A patient has the right to be given, upon request, full information and necessary

Patient's Bill of Rights

counseling on the availability of known financial resources for his or her care.

A patient who is eligible for Medicare has the right to know, upon request and in advance of treatment, whether the health care provider or health care facility accepts the Medicare assignment rate.

A patient has the right to receive, upon request, prior to treatment, a reasonable estimate of charges for medical care.

A patient has the right to receive a copy of a reasonably clear and understandable, itemized bill and, upon request, to have the charges explained.

A patient has the right to impartial access to medical treatment or accommodations, regardless of race, national origin, religion, physical handicap, or source of payment.

A patient has the right to treatment for any emergency medical condition that will deteriorate from failure to provide treatment.

A patient has the right to know if medical treatment is for purposes of experimental research and to give his or her consent or refusal to participate in such experimental research.

A patient has the right to express grievances regarding any violation of his or her rights, as stated in Florida law, through the grievance procedure of the health care provider or health care facility which served him or her and to the appropriate state licensing agency.

A patient is responsible for providing to the health care provider, to the best of his or her knowledge, accurate and complete information about present complaints, past illnesses,

hospitalizations, medications, and other matters relating to his or her health.

A patient is responsible for reporting unexpected changes in his or her condition to the health care provider.

A patient is responsible for reporting to the health care provider whether he or she comprehends a contemplated course of action and what is expected of him or her.

A patient is responsible for following the treatment plan recommended by the health care provider.

A patient is responsible for keeping appointments and, when he or she is unable to do so for any reason, for notifying the health care provider or health care facility.

A patient is responsible for his or her actions if he or she refuses treatment or does not follow the health care provider's instructions.

A patient is responsible for assuring that the financial obligations of his or her health care are fulfilled as promptly as possible.

A patient is responsible for following health care facility rules and regulations affecting patient care and conduct.

© 2000 State of Florida

Attention Century Village Residents!
Books-By-Mail Library Service For Eligible Residents Who Are Homebound Or Disabled

This service is available at no charge. To apply, simply write to Palm Beach County Library, 3650 Summit Blvd., West Palm Beach, Fl. 33406 — or call the Library at 686-0895.



Sinai

Medical Center

Across from the Clubhouse

INSIDE CENTURY VILLAGE!!

We welcome you to the most state of the art medical center in Palm Beach County; right here in Century Village. Featuring Internal Medicine, Specialists, and advanced diagnostics,

But most important

Doctors who listen and care!

Come See What Your Neighbors are Talking About!

Board Certified Family Practice
 Specializing in the Treatment of
 Diabetes * Diet and Weight Loss
 Dermatology * Hypertension * Arthritis
 Respiratory Ailments * Heart Disease

Doctor Supervised Therapy Center
 Therapeutic Exercise * Massage Therapy
 Stay Strong, Healthy, and Independent!

Call for your appointment today!

697-3131

Course 101 — Regulation of Associations — 3rd Installment

By Bob Fogelman

Articles of Incorporation

The articles of incorporation, or corporate charter, is the document which establishes that part of a condominium responsible for the maintenance, management and operation of the common elements and the condominium property. The declaration of condominium must make provision for the articles of incorporation within its own text or as an exhibit. The articles themselves must define the membership rights of each unit and the voting rights which each unit owner has in the association's operation (718.104 (4)(l) and (j), F.S.).

The term "articles of incorporation" includes the original document creating the association and all amendments to it and any other documents which define the existing form, membership and responsibility of the association. For example, the definition also includes articles of consolidation or articles of merger if several condominium associations have been combined into a single organization (617.01401 (1), F.S.). The articles of incorporation may permit the association to operate more than one condominium, either in their original form, or by amendment, merger or consolidation (718.111 (1)(a), F.S.).

The articles of incorporation may establish a corporation for profit or a corporation not-for-profit to operate the condominium. Under most circumstances, the articles of incorporation establish a "corporation not-for-profit under Chapter 617 of the Florida Statutes" to govern the condominium. A corporation not-for-profit is not tax exempt but it is a corporation where no part of the income may be distributed to the members, directors or officers of the association (617.01401 (5), F.S.).

The articles of incorporation for a corporation not-for-profit may contain all of the powers traditionally granted to profit-making corporations in Florida, except as restricted by the Condominium Act or by the articles of incorporation themselves. The articles of incorporation become effective and the association may begin to operate when they are filed with the Division of Corporations of the Department of State.

Bylaws The articles of in-

corporation of the association define its basic structure and its areas of responsibility. The bylaws establish the procedures for carrying out these responsibilities. They define the powers and the manner for exercising those powers by the board and by each of the association's officers. Stated differently, the operation of the association is governed by the bylaws of the association (718.112 (1)(a), F.S.). A copy of the actual bylaws must be attached to the declaration of condominium as an exhibit in order for a valid condominium to be created at the time of recording. Technical defects in the bylaws themselves, however, will not affect the validity of the condominium's creation (718.104 (4)(k), F.S.).

When creating the bylaws, there is a substantial amount of discretion available to establish the specific procedures which the association will follow. There are some required provisions that the Condominium Act mandates for the bylaws and if they are not actually set forth in writing, the Condominium Act states that they shall be deemed to be included (718.112 (2), F.S.). Among these requirements are restrictions on the use of proxies, the requirement that all board meetings be open to the members of the association, and the requirement that notice be posted for all board meetings.

The law requires procedures for the election of board members, adopting the budget and a requirement that all records of the association be open to unit owners. The bylaws must provide for at least three officers, a president, a secretary and a treasurer, and there must be a provision for mandatory nonbinding arbitration of disputes involving unit owners and the association. Because a portion of these mandatory requirements may not physically be within the bylaws, the board of administration and the association officers must be aware that portions of the bylaws may be found in the Condominium Act and not as a part of the bylaws actually attached to the declaration.

Rules and Regulations The supplemental restrictions authorized by the bylaws and promulgated by the board of administration

are traditionally referred to as the "rules and regulations." The bylaws of the association may provide for the authority to adopt the rules and regulations, and may set out the procedures to follow when adopting them (718.112 (3)(a), F.S.). The rules and regulations of the association are similar to the restrictions and covenants contained within the declaration of condominium, but they are not clothed with the strong presumption of validity and enforceability that accompany restrictions actually found in the declaration.

The rules and regulations promulgated by the board of administration are best described as supplemental to the covenants and restrictions in the declaration of condominium. These rules and regulations cannot contradict or contravene those in the declaration or its attached exhibits. The standard of reasonableness for rules and regulations of the board must be carefully applied to insure enforceability. The rules and regulations must also be within the scope of the board of administration's authority, as described in the bylaws, to be valid.

Some supplemental rules and regulations may be attached to the declaration of condominium as an exhibit at the time of recording, while others consist of unrecorded rules adopted by the board of administration. Under either circumstance, the rules and regulations are supplemental to the main covenants and restrictions governing the condominium.

Policy Statements and Resolutions of Procedure Statements of policy and resolutions of procedure outline and clarify existing standards of conduct for unit owners and their guests. They also establish standard forms for providing warning notices to unit owners in violation of rules and as reminder correspondence to unit owners late or delinquent in maintenance payments. Every condominium community has some established policies and standard procedures for carrying out the regulatory functions of the condominium association.

In many communities, "policy statements" and "resolutions of procedure" are not written or formally codified as a part of the governing documents. To preserve con-

sistency in the community's policies and practices, the standard operating procedures of the board of administration should be reduced to writing. These

formal statements of policy and resolutions of procedure are then readily available for examination by all unit owners and will insure consistency in both practice and procedure from one board to another.

Resolutions of procedure may provide for temporary assignments in the use of common elements, or may include a procedure for the use of a recreation room or a recreation hall. The range of subjects to be covered by policy statements and resolutions of procedure covers all aspects of condominium living. When the board of administration and the association take the time to reduce these policies and procedures to a written format, it helps to insure that the procedures are tailored to the need of the individual association, and that they will be applied in a uniform, consistent manner for the benefit of all owners.

Priority and Consistency of Documents Each of the documents which make up the declaration of condominium and support its operation and implementation are designed to interrelate and compliment each other for the benefit of the community. Each of these documents should be consistent with all of the others and

should be interpreted to carry out the common scheme of the condominium. When an apparent inconsistency is identified, the provisions of the two documents should be interpreted in such a way as to leave both provisions in effect and consistent with one another. When it is not possible to resolve an inconsistency between two different documents governing the condominium, then the provision in the highest priority document will prevail.

The document with the highest priority in the community is the declaration of condominium itself and its provisions will prevail over inconsistent provisions in other documents. In descending order, the articles of incorporation have the next highest priority after the declaration. They are followed in descending order by the bylaws of the association, the rules and regulations attached to the recorded declaration of condominium, the rules and resolutions of procedure.

When inconsistency between the documents cannot be resolved by any reasonable interpretation between the apparent conflicting provisions, the provision in the document of the highest priority will prevail. When a provision in any of the documents is inconsistent with state, federal or local laws, the inconsistency in the community documents will be invalidated in favor of the law.

Bar Code Rules

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

Bar Code Rules and Regulations:

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

If you have any questions, write and leave them at the UCO office for the Bar Code Chairman, Sid Schuman

NOT HAPPY WITH YOUR AIR CONDITIONING REPLACEMENT COMPANY?

Village Mutual will honor that contract
and you can transfer coverage to us. . .

VILLAGE MUTUAL OFFERS REPLACEMENT for:

- Central Air Conditioning
- Refrigerators
- Ovens/Ranges
- Water Heaters

EMERGENCY SERVICE 7 DAYS PER WEEK

The only service company with an office near Century Village: . . .

We have been servicing Century Village since 1973. During that time
we have brought you the best possible service at the lowest cost possible.

Many other service companies have come and gone during that time.

We survived, simply because we are the best!

Village Mutual Service, Inc.
5776 Okeechobee Blvd.
West Palm Beach, FL 33417
561-689-8550
SIMPLY THE BEST!



**29 YEARS
in
CENTURY
VILLAGE!**

REPAIRS for:

- **Central Air Conditioning**
- **Refrigerators**
- **Ovens/Ranges**
- **Water Heaters**
- **Dishwashers**
- **Disposals**
- **Washers & Dryers**
- **Plumbing & Electric**
- **Window Air Conditioners**

**Call Hilda or Dee...
VILLAGE MUTUAL SERVICE, INC.
561-689-8550
SIMPLY THE BEST!**

Ally Weber Accessibility Systems INC.

EST. 1982

Accessibility Lifts, Residential and LU/LA Elevators
Dumbwaiters and Stair Chairs

Are you considering the installation of
a lift in your building?

If so - you owe it to yourself and your
neighbors to investigate the subject
completely - and after you see what's
available, we urge you to

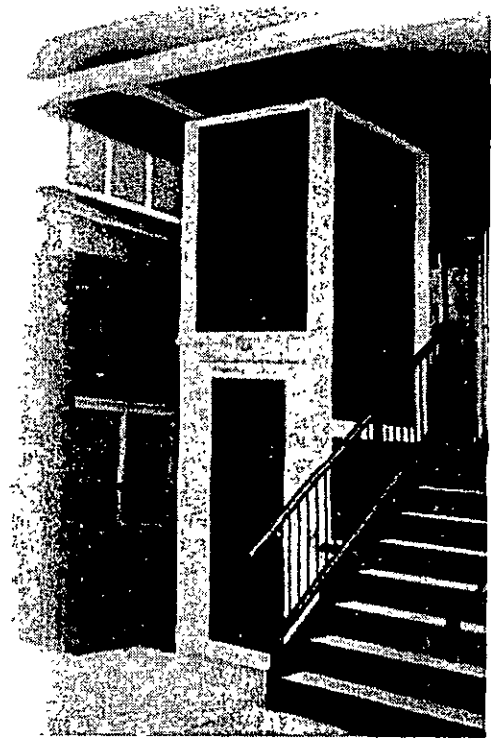
**CALL US . . . THE LIFT
PROFESSIONALS**

We have a record of over
**2000 LIFTS
INSTALLED**

WE OFFER 24-HOUR SERVICE

**LIFTS ARE OUR
ONLY BUSINESS!**

Not a Sideline



CONCORD
Innovation in Mobility

- Compare our experience and quality service with other companies.
- We are the exclusive supplier of lifts for Hunter's Run, a prominent condo in Boynton Beach.

- Talk to us . . . we can help you consider your options.
- We have been installing lifts since 1982.
- We offer an excellent maintenance agreement.
- And most important . . . we provide 24-hour service.



Product Information



Company Information



Dealer Resources



Architects Resources

Weber Accessibility Systems, Inc.

Phone: 1-800-989-3237
Fax: (954) 698-9687

1801 Green Road, Suite E
Pompano Beach, FL 33064

12.8% FOR YOU.

Age	Rate	Charitable Deduction*	Tax-Free Income
65	7.4%	24.2%	51.5%
70	7.9%	29.5%	56.1%
75	8.6%	34.9%	61.0%
80	9.8%	39.4%	65.8%
85	11.2%	43.4%	71.7%
90	12.8%	52.5%	75.7%

*Data as of December, 2001 and may vary slightly each month

No other Charitable Gift Annuity package comes close to what Israel Humanitarian Foundation offers. At 12.8%, the rate is among the most competitive in the market. Plus in return for your gift, you get a fixed income for life. You reduce your capital gains tax. You avoid estate tax. And a portion of your payment is tax free. But that's just part of what's in it for you.

100% HUMANITARIAN.

Israel Humanitarian Foundation is the place that allows you to directly benefit Israel and also gives you a voice in saying how. You can choose from many medical, educational and social projects and be absolutely assured your gift goes directly to people in need in Israel. That's why IHF is the Charity of Choice. IHF Charitable Gift Annuity. Where your future is secure. And Israel's future is assured. Call IHF for more information:

ISRAEL HUMANITARIAN FOUNDATION

877-818-2586 or 954-426-3539
 info@IHF.net www.IHF.net

THE CHARITY  OF CHOICE

Israel Humanitarian Foundation, 211 Goolshy Blvd., Deerfield Beach, FL 33442

For more information, contact the nearest IHF office or call 877-818-2586. IHF is providing this information for informational purposes only. No part of this information should be construed as an offer of any financial product. No part of this information should be construed as an offer of any financial product.

Random Ramblings

Robert Fogelman



Business consultants have advised that the World War II baby boomers are now reaching ages 50-60 in which their retirement could be imminent. In addition to that, our list of available units for sale here in Century Village is gradually shrinking to low numbers. Does this foretell of a possible rise in our real estate prices?

Have you noticed that our Village is more "younger activated" than ever before? We have a new bocci court, a petanque court, a handball court, a walk-around-against-the-water pool, and a beautiful new second

Clubhouse with the state-of-the-art Fitness Center. It is also anticipated that the Computer Club will have a large room in our Clubhouse. All in all, c'mon down!

Was everybody happy with his/her summer vacation? Did you go North or West? Or, did you enjoy our traffic-free Century Village? Our winter season is almost upon us. We can look forward to new irrigated swales and new fibre-optic cable television. Speaking of our Century Village traffic, be aware that the Sheriff's deputies are ever policing our perimeter road, so watch your speed and come

to a full stop at all stop signs.

Before you use any of the 50 new machines at the Fitness Center, you must consult with one of the three Fitness Club personnel for instruction and advice. Do not, I repeat, do not assume you know what you are doing and then blame someone else when things do not go as you wish.

If you give your I.D. to the guard, you will receive a key to one of the 64 lockers in the ladies' restroom or to one of the 60 lockers in the men's restroom. You must adhere to the no smoking regulation in the Fitness Center and in the entire pool area of the Hastings Clubhouse. This will be strictly enforced. Enjoy the water resistance pool walking in the Hastings new walk around pool. Additional new parking areas, besides the new parking areas around the Fitness Center, can be used in the rear of the synagogue. So enjoy, enjoy, enjoy!

DIABETIC SUPPLIES

at NO COST to you with your Medicare supplement . . .

Med  Source
Supply, Inc.

NO Up-front Costs!
FREE Insurance Billing!
FREE Home Delivery Nationally!

"We KNOW OUR CUSTOMERS by name."

Call Today!
TOLL FREE: 1(877) 500-6337

Locally Owned and Operated



Thai-Bay Restaurant

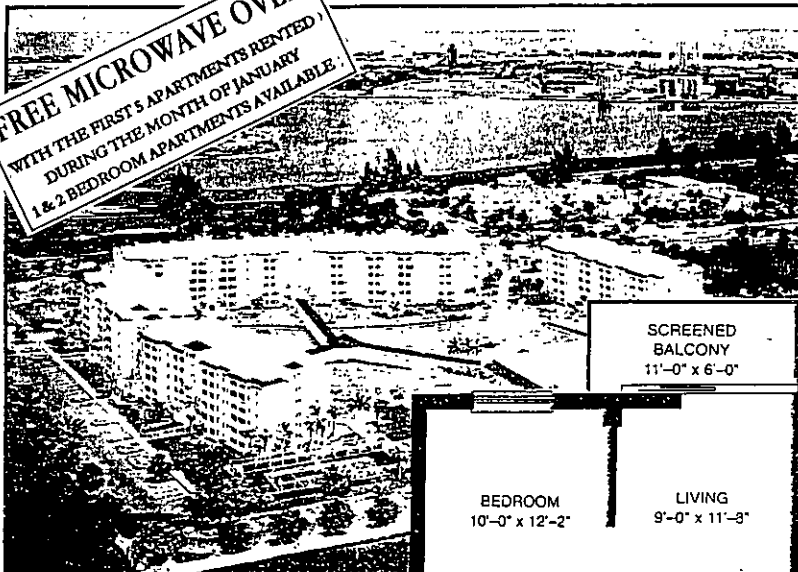
1900 Okeechobee Blvd.
Palm Beach Market Place
(Just West of I-95)
West Palm Beach, FL 33409
Tel. (561) 640-0131
Fax (561) 686-6538

FOUNTAINVIEW

A MARRIOTT SENIOR LIVING COMMUNITY



FREE MICROWAVE OVEN
WITH THE FIRST 5 APARTMENTS REVISED
DURING THE MONTH OF JANUARY
1 & 2 BEDROOM APARTMENTS AVAILABLE



SCREENED
BALCONY
11'-0" x 6'-0"

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

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

CLOSET
5' x 9'

BATH
5' x 9'

DINING/
KITCHEN
10' x 10'-4"

Monthly Fee Includes:

- Continental Breakfast
- And restaurant style dining
- Weekly Housekeeping
- Full Calendar of Activities
- Local Transportation
- Plus...Much...More...

Leasing Office Open Everyday
Call 1-800-940-9220

FOUNTAINVIEW

A Marriott Senior Living Community
101 Executive Center Dr.
West Palm Beach, FL 33401

Your life, just a little easier!



Alan Bernstein, P.A.

General Practice

Personal Injury
Wrongful Death
Real Property Law
Trusts, Wills & Probate

4869-4 Okeechobee Blvd.
West Palm Beach, FL 33417

689-5100

Also Boca Raton Office
Boca Hampton Plaza
407-483-5100

The Bell Ringer

After Quasimodo's death, the bishop of the cathedral of Notre Dame sent word through the streets of Paris that a new bell ringer was needed. The bishop decided that he would conduct the interviews personally and went up to the belfry to begin the screening process. After observing several applicants demonstrate their skills, he had decided to call it a day -- when an armless man approached him and announced that he was there to apply for the bell ringer's job. The bishop was incredulous. "You have no

arms!" "No matter," said the man, "observe!" And he began striking the bells with his face, producing a beautiful melody on the carillon. The bishop listened in astonishment; convinced he had finally found a suitable replacement for Quasimodo.

But suddenly, rushing forward to strike a bell, the armless man tripped and plunged headlong out of the belfry window to his death in the street below. The stunned bishop rushed to his side. When he reached the street, a crowd had gathered around the fallen figure,

drawn by the beautiful music they had heard only moments before. As they silently parted to let the bishop through, one of them asked, "Bishop, who was this man?" "I don't know his name," the bishop replied, "but his face rings a bell."

Wait! Wait! There's more...

The following day, despite the sadness that weighed heavily on his heart due to the unfortunate death of the armless campanologist, the

bishop continued his interviews for the bell ringer of Notre Dame. The first man to approach him said, "Your excellency, I am the brother of the poor armless wretch that fell to his death from this very belfry yesterday. I pray that you honor his life by allowing me to replace him in this duty."

The bishop agreed to give the man an audition, and as the armless man's brother stooped to pick up a mallet

to strike the first bell, he groaned, clutched at his chest, twirled around, and died on the spot. Two monks, hearing the bishop's cries of grief at this second tragedy, rushed up the stairs to his side. "What has happened? Who is this man?" the first monk asked breathlessly.

"I don't know his name," sighed the distraught bishop, "but he's a dead ringer for his brother."

Feel Good Again
Therapeutic Massage



ANDRÉE P. CÔTÉ, L.M.T.
 LICENSED M.A. 0027354, CERTIFIED P.C.A.
 SPECIALIZING IN GERIATRIC MASSAGE
 561-753-4483

IMPORTANT INFORMATION
HOUSECALLS!!!

Dr. Jane A. Suval
Podiatrist

561-825-3233
 Medicare Assignment Accepted

"TROPICANA"
Diner/Restaurant
 Formerly Alexanders
 Happy Holidays
Lunch from \$3.50
 Bowl of Soup & Free Beverage Refills Mon-Fri til 3pm

We Specialize in Fresh Seafood, Steaks & Chops

Specials
2 for \$16.99
 Includes salad bar, bowl of soup, dessert, coffee & tea.
 With 30-40 specials daily. Not valid holidays.

Monday is Prime Rib Day 2 for \$16.99

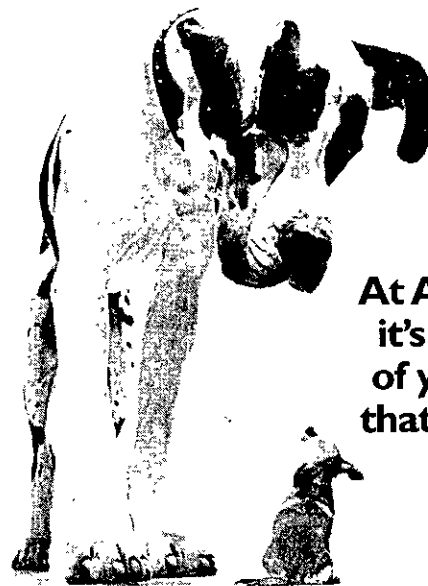
Special
\$2.00 OFF per couple
 Dinner Specials After 3 pm • Coupon Good Entire Table

Back for WEEKENDS Again
 • Brisket • Stuffed Cabbage (Sweet & Sour)
 • Chicken in the Pot

Corned Beef & Cabbage Thurs. & Sun.

Catering Available

2690 S. Military Trail, WPB (Corner of Military & Chestnut)
 439-6204



**At A.G. Edwards,
 it's not the size
 of your account
 that's important,**

it's the relationship behind it.

Recently a number of brokerage firms have begun to offer different levels of service for different levels of accounts. At A.G. Edwards, every account is important to us. We believe that establishing trust and building relationships take precedence over account size and profit. This client-first philosophy is the foundation of our business success. It has served us and our clients well for more than 114 years. Call today to set up a complimentary personalized portfolio review.



C. Brian Stewart
 Financial Consultant
www.agedwards.com/fc/brian.stewart
 525 South Flagler Drive
 Suite 100, 1st & 2nd Floors
 West Palm Beach, Florida
 (561) 653-6000

A.G. Edwards
 INVESTMENTS SINCE 1887

Important Phone Numbers

Guest Entry (automated)	689-1759
Prime Management Group	853-0554
WPRF	630-3111 • 640-3147 • Fax 640-0075
Seacrest (for bugs and windows)	833-6411
UCO Office	683-9189
UCO Reporter	683-9336 • Fax 683-2830
Clubhouse: Main	640-3120
Clubhouse: Hastings	687-4875
FPL (electric company)	697-8000
Bell South	780-2355
Water Department	641-3400
Post Office (local) Haverhill & Roebuck Rd	616-3574
Post Office (nationwide)	1-800-275-8777
Social Security Admin	684-3752
3650 Shawnee Av, Unit T (one block S of Okee)	
Medicare Info (SSA)	1-800-772-1213
Voters' Information	355-2650
Homesteaders Appl 15500 Okee Blvd (west)	355-2622
Auto Drivers License (both offices)	681-6833
571 Military Tr (also on N Lake Blvd)	
Auto License Plate and Registration	355-2622
3551 S Military Tr (bet Lake Worth Rd & 10th Av)	
Good Sam Med Ctr	655-5511 (main) • 650-6250 (er)
1309 N Flagler Dr	
St Mary's Med Ctr	844-6300 (main) • 881-2900 (er)
901 - 45th St	
JFK Med Ctr	965-7300 (main) • 642-3751 (er)
5301 S Congress Av (Atlantis)	

If you have books you would like to donate to the Clubhouse Library, call for free pickup Howard Freedman 640-9508

The Night Before Chanukah

'Twas the night before Chanukah, boychicks and maidels
Not a sound could be heard, not even the dreidels
The Menorah was set on the chimney, alight
In the kitchen, hot Bubba gechapt a bite
Salami, pastrami, a glezele tay
And zoyereh pickles with bagels, oy vay!

Gezunt and geschmack, the kinderlach felt
While dreaming of taiglach and Chanukah gelt
The clock on the mantelpiece away was tickin'
And Bubba was having a shtickele chicken
A tumult arose like thousands of broches —
Santa had fallen and broken his toches.

I shot on my slippers — eins, tsvei, drei
While Bubba was now on the herring and rye
I grabbed for my bathrobe and buttoned my gotkes
While Bubba was busy devouring the latkes
To the window I ran, and to my surprise

A little red yarmulke greeted my eyes
Then he got to the door and saw the Menorah,
"Oy, Yiddishe kinder" he said, "Kain ein horeh, I thought I was
in a goyishe hoise.
But as long as I'm, here, I'll leave a few toys"
With wonder, I asked, "du bist a Yid?"
"Avada — Mein nomen is Schloimoi Claus, kid."

"Come into the kitchen, I'll get you a dish. A goppel, a messer,
a shtickele fish."
With smacks of delight, he started his fressen,
Chopped liver, knaidlach and kreplach gegessen
Along with his meal, he had a few schnapps, When it came to
eating, this boy was the tops.

He asked for some knishes with pepper and salt,
But they were so hot, he yelled "Oy Gevalt!"
Unbuttoning his haizen he rose from the tisch,
And said, "Your Kosher essen is simply delish."
As he went to the door, he said "See you later.
I'll be back next Pesach, in time for the Seder."

More rapid than eagles, his prancers they came,
He whistled and shouted and called them by name;
"Now Izzy, now Morris, Now Yitzchak, now Sammy,
Now Irving and Maxie, and Moishe and Mannie."
He gave a geshrei as he drove out of sight:

"Gooten Yontiv to all, and to all a good night.

Classified Ads

Classified ads are printed on a space available basis. Ads should be submitted by the 7th of the month in which they are to appear. Articles must be submitted every month if they are to be repeated.

All Classified ads must be on a full sheet of paper (8½x11). Scraps of paper will not be accepted.

All items submitted must include name and address of contributor. Name and address will not be printed; this is for our information. The Classified ads are a service for UCO members only.

APARTMENTS FOR SALE

Plymouth 5, upper 1-1/2, furn, storm shutters, negotiable 686-5874

Upper, 1-1, 2 AC, fully furn. 686-8585

Upper, 2-1/2, CAC, encl tiled porch, tinted windows, all south 478-2491

Kingswood F, 1-1/2 lower, cor facing golf, CAC, encl porch, furn. \$28,000 or best offer 561-6328

Andover C, 1-1 upper, encl patio, 2 ACs furn \$16,500. 712-0262

Oxford 400, lower 1-1/2, unfurn, lg terr, heated pool, pvt clubhouse. \$27,500. 687-3988 or 684-2489

Furn 1-1/2, new frig & range, lower, near pool \$15,000. 914-523-7785 or 914-788-1756

Cambridge A, 1-1, furn, lower \$12,000. 688-6544

APARTMENTS FOR SALE OR RENT

Canterbury G, 1-1/2 lower, furn, completely refurbished \$15,000 689-9123

Northampton B, 1-1/2 upper or lower, furn 683-1540

APARTMENTS FOR RENT

Dorchester A, 1 BR upper, newly renov. From \$3,000 season or \$450 mo 478-2330.

Northampton S, 1-1 yearly rental, lower new, refurb, near pool. Days 687-1947

APARTMENTS TO BUY

2-2, 2nd or 3rd floor, CAC, must have elevator. 478-2491

MISCELLANEOUS

For sale — shuffleboard discs, telescopic stick, new bar of wax. \$15 689-9476

Estate sale — wall unit, sleep sofa, dinette set, TVs, etc Wed, Jan 9, 9:00 am to noon, or call for appointment after Jan 6 686-3677

Solid oak table, 4 upholstered chairs. 686-8934

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.

WE'VE MOVED



Pete's
Century
Auto Service

**To a Larger more Modern Facility
Just ¼ Mile Away to Better Serve Our Customers**

Our New Address Will Be:
4349 Okeechobee Blvd.
Unit E 3-6
West Palm Beach
Reg. #MV39587

Same Crew
Just
New Location



SINCE 1983

For all of Your Automotive Needs Call Pete and we will be glad to come show you the way

If You Can't Find us
Just Call and we Will
Come to You

Our Phone Number Will Remain The Same:
561 / 478-2885



East Gate
Century
Village

DIRECTIONS:
Okeechobee Blvd. just East of Military Trail. Driveway between U-Haul & Taco Bell.

MILITARY TRAIL

PETE'S

U HAUL

TACO BELL

OKEECHOBEE BLVD.

LUBE OIL & FILTER
WITH FREE 23
POINT CHECK
\$8.95
WITH COUPON

**We Buy
And Sell
Used Cars**

COOLANT SYSTEM
FLUSH PLUS
COOLANT
\$9.95

A Letter to the Governor

The letter to Governor Jeb Bush published hereunder requires some prior explanation

All condo associations are required to pay an annual assessment to the Florida Bureau of Condominiums. The payment covers the activities of the bureau and -- mainly -- is supposed to be used toward educating associations in the intricacies of the Condominium Act 718 and related subjects

Of all these monies, by now totaling millions of dollars, only an infinitesimal portion was utilized for the purpose of education, when, in conjunction with local community colleges, training sessions were organized in several South Florida areas. They were well attended (the maximum in each session could not exceed 50 participants) and very well received.

Political shenanigans put an end to these worthwhile undertakings and our money continues to be used and squandered for purposes well outside of that for which they are intended

The letter below by three of Florida's Senators relates the entire story

We shall keep you informed as to further developments

Kurt Weiss

The Florida Senate
Tallahassee, FL 32399-1100

October 18, 2001



The Honorable Jeb Bush, Governor
The State of Florida
PL 05, The Capitol
400 S Monroe Street
Tallahassee, FL 32399

Dear Governor Bush

For more than five decades, the Division of Florida Land Sales, Condominiums and Mobile Homes has served Floridians who reside in the various forms of residential housing regulated by the Division. The number of property owners now exceeds four million Floridians, each of whom makes an annual contribution to the Division's trust fund to pay for the services that are to be provided by the Division. Currently, substantial portions of these annual fees are being diverted to other purposes, positions funded to provide services are intentionally being left vacant, and more than four million Floridians are simply not getting what they pay for with their annual assessments. Among the concerns that have been brought to us are the following

- 1 Arbitration of disputes is required in Florida condominiums and cooperatives. It is mandated by the law for these communities in specified categories, and without Division support, there is no available remedy for unit owners. Over the past year, the Arbitration Section in the Division has been allowed to stagnate and currently only two of nine available positions are filled. It is our understanding that no effort is or has been made to fill these vacancies even though unit owners throughout Florida have continued to pay for the funding of these positions
- 2 Employees paid for by the Division to respond to owners of condominiums, cooperatives, timeshare and mobile homes have been reassigned to other duties in the Department, and although paid for by unit owners' fees, employees are performing functions unrelated to the purposes for which the fees are paid (As of September 19, 2001, 14 positions of the Division's 105 filled positions were assigned to perform functions in other parts of the agency)
- 3 Employee positions funded through fees to provide document examination, compliance and owner information services have been left vacant. The result is delay and poor customer and constituent service. Recent reorganization efforts at the Department and in the Division, objected to by the effected groups, have left the remaining employees without the experience and knowledge to carry out their responsibilities in a timely manner (The Division has 140 authorized positions, 105 are filled and 14 are assigned to other functions outside the Division, leaving 91 positions serving the constituencies paying the bill. Said differently, only 65% of the authorized personnel are delivering services)
- 4 The education program for owners and leaders in regulated communities is a mission of the Division that is largely ignored. After years of neglect, the Legislature directed the Division and the Department to re-energize this mission by out-sourcing the responsibility through Broward Community College and eight affiliated community colleges. In the initial year of the program, the Legislature's directions were first delayed by the Department for more than six months and then belatedly implemented. Following a second funding initiative by the Legislature to continue the program, there was another delay by the Department and then a cancellation of the program. The Department apparently intends to reinvent the program, bring it back in-house and return to the same format that has proved to be inadequate and unsatisfactory in the past. Again, the education program is paid for by the annual assessment from owners who were not consulted about the termination and potential changes
- 5 The diversion of moneys for the trust fund supporting the Division and its missions began during prior administrations, but no effort has been made to correct this problem. In the last budget year, as much as 40% or more of the appropriated dollars from the trust fund have been diverted from the Division. In total, the diversion was more than \$5,042,025.00 in the last budget year.

A number of efforts have been made to discuss these troubling developments with the Secretary of the Department and others on the Secretary's staff. No productive results have come from any of these efforts

Continued on page 40

A Tragedy — Red Cross Double Cross

By Lawrence S. Eagleburger

Dr. Bernadine Healy's resignation as president of the American Red Cross is a tragedy. This remarkable woman has, in less than two years, forced major reforms on a reluctant governing body and shown superb crisis management skills in the aftermath of the terrible events of September 11.

But this is not all she should be remembered for. Healy, shortly after she took office, discovered that the American Red Cross has acquiesced for decades in the policy of the International Federation of the Red Cross and Red Crescent to oppose accepting Magen David Adom as a legitimate emblem of the Israeli equivalent of the Red Cross. She rightly saw this as, at best, turning a blind eye on a moral wrong, in an act of great moral courage, she set about to put things right. She spoke against the Federation's anti-Israeli stance in Geneva, the home of the Federation, and stirred up a hornet's nest of denials of wrongdoing, complaints against her lack of diplomatic finesse and charges that her methods just "weren't done" in Geneva.

When it became obvious that the Federation (and most of its member states) were not going to change their ways, Healy settled in for a long and sometimes nasty battle. She made it clear to the Federation and her own board that the American Red Cross was no longer prepared to accept in silence a policy that was inimical to our deepest held values and that put the lie to the Federation's claims of universality.

As a part of Healy's preparations for a strategic approach to the fight to force the Federation to forswear its discriminatory policy against Israel, she asked me to accept appointment as ambassador-at-large (a high sounding but unpaid and powerless position), and to advise her when she felt the need for advice. I accepted, went several times to Geneva on her behalf and saw at first hand the conspiracy of silence and obfuscation deployed against the American Red Cross's efforts to at least get the issue thoroughly aired before members of the Federation and the public.

I suggested to Healy that withholding dues to the Federation was a useful way to force the Federation to take the American Red Cross's demands seriously. Healy agreed, and the funds were withheld, with the approval of the board. At the time, I warned Healy that support for this aggressive policy would begin to diminish over time as the weak board, and those who really did not care much if the discrimination against Israel continued, listened to the blandishments of the Federation's bureaucrats and politicians, who would argue that a hard-line American approach would never accomplish its objective, while compromise and goodwill could eventually accomplish much.

I recently sent Healy a memorandum that laid out the issues as I saw them.

"The refusal of the International Federation of the Red Cross and Red Crescent to reverse its longstanding opposition to accepting Magen David Adom as a legitimate emblem of the Israeli Red Cross equivalent is, and has been from the inception of this exclusionary policy, immoral. As such it has no place in an organization which purports to be philanthropic in its purposes, and caring for the least of us in its practices.

"That the exclusion of Magen David Adom has continued for decades without strong objection from the American Red Cross has raised legitimate questions about our commitment to the fundamentals of the Red Cross movement, and to the principles that guide American foreign policy. It is for those reasons that I recommended that the American Red Cross withhold its dues from the Federation. We have no business supporting an immoral policy that looks and smells too much like the infamous policies of the 1930s and 1940s.

"As certain as night follows day we can expect that bureaucrats from the Federation will do all they can to persuade leading Americans to force President Healy...to return to discredited policies.

"They must not succeed! At a time when the United States and the civilized world are at war with extremism, it would be an inexcusable mistake for a leading humanitarian organization like the American Red Cross to succumb to political pressure and drop its principled opposition to policies of exclusion and intolerance."

Continued on page 40

Potpourri

Ruth Hafter



CV Residents Perform

Wow! They did it again. Our talented neighbors practiced for ten weeks in order to come up with a musical production to please its audience. And they did it — in style. The show *Love Is A Many Splendored Thing* was directed by James Michael, the choreographer was Joan Maret, and the musical director was Jonathan White. The stage manager was Grego. Frank Orilio played the percussion, Tom Sawyzee played the trumpet and the credit goes to Chris Hauff.

Their expertise brought out the best of the following cast members: Harriet Anderson, Andrea Berelman, Sydelle Banks, Ursula Brodek, Norma Brown, Frank Cohen, Phil Danitz, Bernie Dunetz, Jackie Edelstein, Gerry Fogelman, Marguerite Goldstein, Cynthia Greenblatt, Sol and Dolly Heit, Robert Johnson, Sylvia Leighton, Rose Mazda, J.P. Meyer, Simone Pepperman, Josie Posillico, Sylvia Rosenschein, Martin Ruderman, Joan Schleicher, Phil Seidman, Florence Shaw, Jules Sitnick, Samuel Sutker and Herbie Weberman. The dancers were Fran Augenblick, assistant to the choreographer, Gerry Fogelman, Marguerite Goldstein, Dolly Heit,

Mary Torres, and Rhoda Weber.

The crew/dressers were: Babe Bernstein, Josie Posillico, Evelyn Blum, Marty Spiegel, Chuck Snapp and Grego.

The opening scene was a duet sung by Sylvia Banks as "Aphrodite" and Herbie Weberman, who portrayed the comedic character of the frustrated Cupid. This scene was then followed by the entire company singing "Love Is Sweeping The Country." Then our cast of talented artists smoothly sang their individual parts. The graceful dancers did not miss a step.

All these actors, actresses, singers, dancers, and crew members have been my friends for many years and it is difficult for me to single out one individual who stood out. I applauded each and every one, and hope that no one takes offense at being overlooked in this column. Space limits me.

It is a good thing we had several composers who wrote many popular songs about love, which made it easier for our producer, James Michael, to match the familiar songs to the artist's ability. No one in the audience could guess that the cast was composed of amateurs and not professionals.

It was delightful to listen to Phil Seidman and Sylvia Leighton sing "Old Fashioned Wedding" in the second act. Marty Ruderman, president of Repertory, and Sol Heit smoothly led the audience in a sing-a-long, followed by the entire cast.

The entire production was especially eye appealing, enhanced by the beautiful costumes. Nothing but the best for this performance.

All the participants are to be congratulated for doing their best in this show. It will always bring a Smile to our faces when we look

back on the memories of a spectacular extravaganza put on by our versatile neighbors.

We look forward to next year's production, if this show is an example of our neighbors' talent.

WANTED

Guitar Player for Singalong
Sunday Evenings
6 p.m. to 7:30 p.m.
Upstairs in Music Room
Contact Angelo Amari
Violinist
687-9980

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

Mark B. Grumet, D.M.D. GENERAL DENTIST

Conveniently located where you shop
Crosstown Plaza - Between Publix and Blockbuster Video

- Exams, Cleanings
- Crown and Bridgework
- Implant Bridgework
- Partial and Full Dentures
- Same day Repairs, Relines
- Other Phases of General Dentistry

Call **683-0903**

2885-H N. Military Trail
Hours by Appointment

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

Diseases and Surgery of the Eye

Board certified ophthalmologist serving this community 25 years.



Now at Century Village

686-8202

5405 Okeechobee Blvd. Suite 302B, West Palm Beach, FL 33417

Medicare assignment & most insurance accepted

Direct access on Century Village #2 Bus at Southampton gate

The Best Care For The Lowest Price Senior Living From \$1295 Monthly

Independent & Assisted Living Furnished Apartments

MEDICAID Assistance Available

- KOSHER STYLE MEALS
- Full Time Licensed Nurse
- Medical/Medication Supervision
- Personal Care Assistance
- Medical Alert System
- Weekly Maid & Linen Service
- Full Time Activities & Transportation

Separate Alzheimer's Section
From \$1995 Monthly

Cresthaven East
964-2828

www.realpages.com/cresthaven

5100 Cresthaven Blvd. • W. Palm Beach, FL 33415 • Assisted Living Facility #4769



• SCREEN REPLACEMENT

• WINDOW REPAIR

• GLASS TINTING

20% OFF

ANY SCREEN REPLACEMENT OR WINDOW REPAIR

20% OFF

WINDOW TINTING

Are your windows difficult to open or close?
We carry your window parts.

Replace: Vinyl Windows: Torn or old looking window screens

Porch screening

Waterproof screening

SOLAR ENERGY CONTROL

968-7520

• Family Owned & Operated • FREE estimates • Professionals since 1974

Organization News

Please Note!!

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

Alliance for Retired Americans (ARA), West Palm Beach. Meets 2nd Wed of month at First Union Bank, Okeechobee and Meridian Join us at 1:00 pm for coffee and 1:30 pm for meeting Call Ruth 478-7889

B'nai B'rith Century Unit #5367. Board meetings every 2nd Tue of month 3 pm at the Clubhouse. Jan 27, speaker Israeli consul, Miami, Fla, Feb 24, speaker on Anti-Defamation League of B'nai B'rith, Mar 11-14, getaway to the Saxony on Miami Beach, call Marilyn Nissensohn 478-3739, Mar 24, installation of new officers, meeting will be held in CV Party Room 9:30 am

Bronx Social Club. Mar 9, *Sweet Charity* at Broward Stage Theater, lunch at Gallery Grill, May 12, *Songs of Paradise* with Avi Hoffman, Caldwell Theatre, trans. meal, tips incl Call Lil 686-0585, Sylvia 686-3461

Brooklyn USA meets the 2nd Wed of month 3.00 pm, Party Room, Thu, Feb 7, Brazilian. Tropicana; Thu, Mar 7, Vizcaya, call Justin 478-0900 or Rose 683-1564

Cong. Aitz Chaim Holds daily services at 8.00 am and 6:00 pm, and Sat at 8.45 pm

Cong. Anshei Sholom Dec 26, Entire Cong Meet, Dec 31, New Year's Eve Party, Jan 13, Men's Club breakfast with Sisterhood and Hadassah, speaker Rabbi Jacobs on his novel *The Convert*, Jan 15, "Battling the Soul Snatchers" with speaker Aaron Schwartzbaum, Jan 18, Judy Bailoff speaks on the Morse Geriatric Home; Jan 25, Andrea Bandolier speaks on Alzheimers; Feb 2, 30th Anniversary celebration; 5:00 pm cocktail hour; Feb 8, Sisterhood Sabbath; Feb 15, Hadassah Sabbath, Mar 1, "Birth of a Nation" with Norman Freilich; Mar 8, Men's Club Sabbath

Cultural Pursuits (formerly Brandeis UNWC): Membership open to men and women, study group meetings Mondays 12-15 Anshei

Sholom, 471-9379, Jan 7, "Views & Reviews," musicologist Fannie Ushkow presents Shostakovich "Poems," symphony and soloists recording, Jan 14, "Issues & Questions" with Allan Brooks, Jan 21, "History of American Art" with Pearl Bregman, "The American West — Beyond the Hollywood Version", Jan 28, Troim Handler, annual lecture on "Judaism and the Sexuality of Women," no charge for members, \$1.00 for non-members

CV Computer Club of WPB For residents only, meets 1st and 3rd Thu, 2:30 pm, in Party Room of Clubhouse, call Ken Davis 712-9973, Harry Gervecer 688-9536, Roberta Boehm 712-0259

Deborah Hospital Foundation, Palm Beach County Chapter Meets 2nd Mon of every other month 12.30 pm First Union Bank, Feb 14, donor luncheon, Mar 3, "Shower of Stars" at the Coral Springs Center for the Arts with Freddie Roman (trans addit), Mar 14, annual luncheon and card party at the Classic. Call Bea 688-9478, Flo 684-2715, Claire 684-5659

Holocaust Survivors of the Palm Beaches Meets at Jewish Community Center,

Continued on page 44

ELECTRIC SCOOTERS

Less than 2 years old
and in excellent condition
Priced from \$800 to \$1400

SAVE OVER \$1000
Call for In-Home Demo
Sal 561-733-3466



"Let Your Scooter
Do The Walking"

Clothes Line
CASUALS INC.



Crosstown Plaza
2919 B North Military Trail
West Palm Beach, Florida 33409
561-615-9644

Ellen Ouellette
Nikki Provenzano
co-owners

THE HUMANE SOCIETY OF THE UNITED STATES.

Advertisement

OFFICERS

David G. Wiebers, M.D.
Chairman of the Board
Anita W. Coupe, Esq.
Vice Chairman
Amy Freeman Lee, Litt.D.
Secretary

Paul G. Irwin
President, CEO
G. Thomas Waite III
Treasurer, CFO
Patricia A. Forkan
Executive Vice President

Roger A. Kindler, Esq.
Vice President/General Counsel

STAFF VICE PRESIDENTS

John W. Grandy, Ph.D.
Senior Vice President
Wildlife Programs

Wayne Pacelle
Senior Vice President
Communications and
Government Affairs

Andrew M. Rowan, Ph.D.
Senior Vice President
Research, Education and
International Issues

Martha C. Armstrong
Companion Animals and
Equine Protection

Katherine Benedict
Administration, Information
Services, and Technology

Richard M. Clugston, Ph.D.
Higher Education

Randall Lockwood, Ph.D.
Research and Educational Outreach

Robert G. Ruop, SPHR
Human Resources and Education

Martin L. Stephens, Ph.D.
Animal Research Issues

Richard W. Swan, Jr.
Investigative Services

DIRECTORS

Patricia Mares Asp
Peter A. Bender
Donald W. Cashen, Ph.D.
Anita W. Coupe, Esq.
Judi Friedman
Alice R. Garey
Jennifer Leaning, M.D.
Amy Freeman Lee, Litt.D.
Franklin M. Loew, D.V.M.
Eugene W. Lorenz
Jack W. Lydman
William F. Mancuso
Joan C. Martin-Brown
Patrick L. McDonnell
Judy J. Peil
Joe Ramsey, Esq.
Jeffery D. Ross
James D. Ross, Esq.
Marilyn G. Seyler
John E. Tolt
David O. Wiebers, M.D.
Marilyn E. Wilhelm
K. William Wiseeman

John A. Hoyt
President Emeritus
Murdaugh Stuart Madden, Esq.
Vice President/Senior Counsel

NGO in general consultative status
with the Economic and Social Council
of the United Nations

Printed on recycled paper

2001/2002

Dear Citizens of the State of Florida

Greyhound racing is more prevalent in Florida than in any of the 15 other states where greyhound racing is legal and tracks operate. In fact, Florida is home to one out of every three of the nation's greyhound racetracks.

But Floridians may not know that The Humane Society of the United States (HSUS) is opposed to greyhound racing because of the industry's surplus breeding practices, the often cruel methods by which unwanted dogs are disposed of, and the daily conditions in which many of the dogs are forced to live. This decreasingly popular form of legalized gambling exists solely for the entertainment of people at the expense of animals. Consider these facts:

FACT: Greyhounds have been found shot, abandoned, starved, electrocuted, bludgeoned, or otherwise killed after their profitability was expended.

FACT: An estimated 20,000 surplus greyhounds are destroyed each year because the industry no longer wants them and there are not enough homes to accept them. We believe that as long as greyhound racing continues in this country, dogs who are bred for no other reason than to race will be needlessly put to death, simply because the industry views them as liabilities that can't make money at the track. This unfortunate lot includes thousands of industry-bred puppies who never make it to the track because they are put to death after the industry members deem them unacceptable for racing.

FACT: The parimutuel industry has pursued, and was granted, more than 20 million dollars in tax breaks by previous state legislatures. Greyhound racing is a dying industry and therefore it is constantly looking to the state to help bail it out.

FACT: The number of unadopted greyhounds who are discarded by the industry is staggering. The HSUS applauds the efforts of those courageous individuals who work to place unwanted greyhounds in homes via greyhound adoption programs.

If these facts alarm you as they do us, and you are concerned about greyhound welfare, contact your state legislators. Your letters and phone calls are crucial. Express your opposition to greyhound racing and explain that you want it banned in Florida, as seven other states have already done. Urge legislators to stop subsidizing this cruel industry. These noble creatures are as worthy of humane treatment as any other dogs and are counting on you to help them.

Sincerely,

Raul G. Irwin

President and Chief Executive Officer

Promoting the protection of all animals

2100 L Street, NW, Washington, DC 20037 • 202-452-1100 • Fax: 202-778-6132 • www.hsus.org

As I See It

Don Amter



Birmingham

I was looking over a book when a program came on C-SPAN about that very book! It was *Carry Me Home* by Diane McWhorter. It happens that she wrote about Birmingham, Alabama and the bombing of the Black Church that took the lives of four little girls. They were so mangled that it was difficult to distinguish who they were.

What makes this book so unusual is that the author was a little girl living in Birmingham at the time and her parents — the McWhorters — were part of the upper crust of the town!

The book turns out to be quite an analysis, an X-ray vision of Birmingham and the forces that caused the bombing to take place.

Birmingham was a very large industrial town — the greatest in the south. Sixty percent were white; forty percent were black. The wealthy upper crust who ran the town made their fortunes from the labor of both white and black industrial workers. To prevent them from organizing to protect their interests, the owners and their hangers-on got the two sides to see each other as enemies so that in the turmoil no union could get a foothold. To accomplish this, the powerful ones made sure that the officials, the local administration and the police were tough in the way that the elites wanted. For instance, Gov. George Wallace stood in the doorway of a school to prevent black children from entering.

You will remember that after the bombing Dr. Martin Luther King, Jr. led a march in Birmingham. The police used fire hoses, dogs and clubs to try to break the spirits of the black population. What they did was backed up by the historical hatreds and prejudices.

On the other hand, the Kennedy administration wanted civil rights legislation passed by Congress. But the chief federal enforcement agency was the FBI. Under J. Edgar Hoover, it dragged its feet. It is now common

knowledge that Hoover hated King with a passion and did his best to destroy him.

It was pretty clear that the bombing was done by whites. But they tried to pin it on the church's caretaker. As in many such situations the city's powerful — the "good ole' boys" network — got some disaffected people to do their dirty work. The KKK was such a group, although some of the leading citizens of Birmingham quietly instigated. It so happens that Diane McWhorter's father was one such well-placed individual. When writing this book, she tried to get him to talk about it; he would never give her a straight answer!

The bulk of the Klan were small merchants and poor whites who needed a target for their discontents. And as we know the target was the black population. All the seething anger found an outlet in the Klan. This included violence such as the bombing.

But the hatred went much further, as it still does in many parts of the country. The author says she went into bars in poor neighborhoods to see what they had to say there. They hated blacks, they hated Jews, and they hated Catholics. These were a perfect foil for all the negative attitudes along the lines you might expect to find.

When the Klan faced too much criticism they went undercover. Now they have the Conservative Citizens Council — the one that Congressman Trent Lott spoke and wrote for recently.

Diane McWhorter says at the time it was not expected much would change. But change happened overnight! Striking changes. That's not to say it changed completely. There is still a long way to go. Three hundred years is not reversed that easily.

The author said she worked on the book for over 15 years and that she had written 2100 pages! Of course she had to rewrite and cut it down to what it is now — 700 pages.

A Tragedy — Red Cross Double Cross By Lawrence S. Eagleburger

Dr. Bernadine Healy's resignation as president of the American Red Cross is a tragedy. This remarkable woman has, in less than two years, forced major reforms on a reluctant governing body and shown superb crisis management skills in the aftermath of the terrible events of September 11.

But this is not all she should be remembered for. Healy, shortly after she took office, discovered that the American Red Cross has acquiesced for decades in the policy of the International Federation of the Red Cross and Red Crescent to oppose accepting Magen David Adom as a legitimate emblem of the Israeli equivalent of the Red Cross. She rightly saw this as, at best, turning a blind eye on a moral wrong; in an act of great moral courage, she set about to put things right. She spoke against the Federation's anti-Israeli stance in Geneva, the home of the Federation, and stirred up a hornet's nest of denials of wrongdoing, complaints against her lack of diplomatic finesse and charges that her methods just "weren't done" in Geneva.

When it became obvious that the Federation (and most of its member states) were not going to change their ways, Healy settled in for a long and sometimes nasty battle. She made it clear to the Federation and her own board that the American Red Cross was no longer prepared to accept in silence a policy that was inimical to our deepest held values and that put the lie to the Federation's claims of universality.

As a part of Healy's preparations for a strategic approach to the fight to force the Federation to forswear its discriminatory policy against Israel, she asked me to accept appointment as ambassador-at-large (a high sounding but unpaid and powerless position), and to advise her when she felt the need for advice. I accepted, went several times to Geneva on her behalf and saw at first hand the conspiracy of silence and obfuscation deployed against the American Red Cross's efforts to at least get the issue thoroughly aired before members of the Federation and the public.

I suggested to Healy that withholding dues to the Federation was a useful way to force the Federation to take the American Red

Cross's demands seriously; Healy agreed, and the funds were withheld, with the approval of the board. At the time, I warned Healy that support for this aggressive policy would begin to diminish over time as the weak board, and those who really did not care much if the discrimination against Israel continued, listened to the blandishments of the Federation's bureaucrats and politicians, who would argue that a hard-line American approach would never accomplish its objective, while compromise and goodwill could eventually accomplish much.

I recently sent Healy a memorandum that laid out the issues as I saw them:

"The refusal of the International Federation of the Red Cross and Red Crescent to reverse its longstanding opposition to accepting Magen David Adom as a legitimate emblem of the Israeli Red Cross equivalent is, and has been from the inception of this exclusionary policy, immoral. As such it has no place in an organization which purports to be philanthropic, in its purposes, and caring for the least of us in its practices.

"That the exclusion of Magen David Adom has continued for decades without strong objection from the American Red Cross has raised legitimate questions about our commitment to the fundamentals of the Red Cross movement, and to the principles that guide American foreign policy. It is for those reasons that I recommended that the American Red Cross withhold its dues from the Federation. We have no business supporting an immoral policy that looks and smells too much like the infamous policies of the 1930s and 1940s.

"As certain as night follows day we can expect that bureaucrats from the Federation will do all they can to persuade leading Americans to force President Healy to return to discredited policies.

"They must not succeed! At a time when the United States and the civilized world are at war with extremism, it would be an inexcusable mistake for a leading humanitarian organization like the American Red Cross to succumb to political pressure and drop its principled opposition to policies of exclusion and

intolerance."

But "they" have succeeded. Finally, Healy was forced out of office by a behind-closed-doors vote of the American Red Cross's Board of Governors — not because of anything relating to the September 11 tragedy but because she dared to try to right a wrong — the wrong of denying a sovereign nation equality because of its ethnicity. The weak and easily persuaded had indeed succumbed to the blandishments of the sophisticated Federation apologists who are so adept at making a wolf look like a sheep. Before long the American Red Cross, under its new and surely more "moderate" leadership, will return to paying its dues and "cooling it" on the issue of granting Magen David Adom the equality justice demands.

Those of us who, like Healy, believe that the American Red Cross must represent the best of our nation have lost not just a battle but a war.

The writer is a former Secretary of State.

About...

Terrorist Pilot
Mohammad Atta

In case you didn't know... Terrorist pilot Mohammad Atta blew up a bus in Israel in 1986. The Israelis captured, tried and imprisoned him. As part of the Oslo agreement, Israel had to agree to release so-called "political prisoners." However, they would not release any with "blood on their hands." A well-meaning American President, Ronald Reagan, and his Secretary of State, George Shultz, "insisted" that all be released.

Thus Mr. Atta was freed and eventually "thanked the US" by flying an airplane into tower one of the World Trade Center. This was reported by many of the networks at the time that the terrorists were first identified.

It was censored in the USA from all later reports.

The American public must be made aware of this fact.

From the Internet

A Reminder to All -
Check Those Alarm
Batteries.

Arts and Entertainment

Continued from page 21

get Mae West (the Dirty Blonde) out of his mind. Clear Channel also presents *Saturday Night Fever* at the Kravis Center (West Palm Beach) February 13-17. Here's the stage version of the movie that catapulted John Travolta to fame (Telephone 659-3310.)

Florida Stage (Manalapan) proffers the world premiere of Lee Blessing's *Black Sheep* through January 20. According to the publicist, "In this dark comedy a prominent family's 'black sheep' cousin (the product of an interracial marriage) is released from prison. Only a small wing of the family accepts him now. But why do they want him back? And what does he want from them? Disturbing games of race, sex and cracked family values are played out in the most savage of all American venues. home" (585-3433.)

The Caldwell Theatre Company (Boca Raton) offers A.R. Gurney's comedy, *The Cocktail Hour*, December 30-February 10. "A playwright wants to produce a play he's written about his affluent suburban WASP family, causing long-hidden family secrets to boil up over the evening martini." This is one of the playwright's older and most popular plays. If you're not yet the Gurney fan that I am, this should help to

make you one. Another comedy, Elinor Jones' *Out of Season*, runs February 17-March 21, but the final Caldwell show is the one that may tempt you to subscribe. *Songs of Paradise. A "Newish" Musical*, is the world premiere of the English-language version of a Yiddish musical written by Avi Hoffman, author of *Too Jewish?!* And *Too Jewish, Two!* An off-Broadway success, this "romp through the Book of Genesis" will be directed by Mr. Hoffman. The running dates are April 7-May 19 (Toll free: 930-6400.)

Others: **The Cuillo Center for the Arts** (West Palm Beach) has *Menopause — The Musical* through December 30. *Back from Broadway* are Hershey Felder and James Barbour January 4-20. Mr. Felder recently played George Gershwin — alone — at the same theater. (835-9226.) Community theaters **The Delray Beach Playhouse** features a new year of comedies. February 1-17 are the dates for *Greytop in Love*, billed as a "funny, moving play about two complicated people involved in a relationship that is at once passionate, stimulating and completely irrational" (272-1281.) **Lake Worth Playhouse** has the Webber-Rice musical *Joseph and the Amazing Technicolor Raincoat* January 11-27. (586-6410.)

Music and Dance
Palm Beach Opera schedules Puccini's *Mad-*

ame Butterfly January 25-28. Subscribers might note that American composer Carlisle Floyd's *Susannah* debuts locally in March and Richard Wagner's *Tannhauser* follows in April (833-7888.) **Florida Philharmonic's** January programs include violin soloist Soovin Kim January 4 and a salute to Leonard Bernstein January 29. (1-800-226-1812.) **The Palm Beach Pops** and Jack Jones join in *A Tribute to the Music of Tony Bennett* January 5-6. (1-800-448-2472.) **Ballet Florida** dances *Romeo and Juliet* February 1 and 2. (659-2000.) **Miami City Ballet** performs an all-Paul Taylor program January 16-20. (1-800-929-7010.) Each of the above is at the Kravis Center, marking its tenth birthday this season. A special week-long celebration starts December 30 (Call the Kravis Center at 832-7469 for details.) **The Greater Palm Beach Symphony** has resurfaced. Its next program, at the Rosarian Academy in West Palm Beach, is *Chopin in Paris*, with pianist Alan Kogosowski. The date is January 8 (655-2657.)

Art
The Norton Art Gallery (West Palm Beach) houses "Treasures from the Smithsonian Art Museum American Impressionism." The exhibition runs through January 20. (832-5196.) **The Society of the Four Arts** (Palm Beach) this year is truly making an effort to

reach out to the community at large. A new series of talks entitled "Campus on the Lake" was begun in November and continues through the season. The regular Tuesday lectures resume in January with such speakers as David McCullough and Susan Eisenhower. Today's museums around the country, including both the Norton Gallery and the Four Arts, have become more than just places to hang paintings. They are now truly cultural centers of which the fine arts form the cornerstone for many broad-based intellectual activities. However, since there are fees connected with most events but also some free activities, the best thing to do is send for their brochures (655-7226 is the Four Arts number.) Meanwhile, "The 63rd Annual National Exhibition of American Paintings" has opened and runs through January 6. As always, this is a juried show, with cash prizes awarded to the winners. You may not agree with those who grant the prizes, but it's always in-

teresting to see what artists are thinking *now*. This year's exhibition emphasizes realism, surrealism and related movements. I confess I hadn't heard of until visiting the Four Arts. It's well worth your time.

Quote of the Month: From Bea Arthur, starring in her one-woman show, *And Then There's Bea*, at The Royal Poinciana Playhouse: Asked what effect she thought her TV program, *Golden Girls*, might have had on audiences

"I think it had a positive effect. Many people seemed amazed the way women that age look, dress and have sex relations." For those whose memories go back a bit, Miss Arthur was one of the stars of the original off-Broadway production of *The Three Penny Opera*, a show she left in order to get her Equity (union) card as an understudy to Tallulah Bankhead, star of a Ziegfeld Follies production that closed out-of-town, never making it to New York. The closing obviously didn't affect Miss Arthur's career.

Barbara Flynn's
Homecare of South Florida, Inc.
When You Need Someone to Care
Live-In or Hourly (Minimum 4 Hours)
Home Makers, Companions
We're Available 24 Hours 7 Days
Reg. #HC5759
Call Barbara 561-964-0253

FOOT OR ANKLE PAIN

Dr. Jonathan Cutler, D.P.M.
Board Certified in Foot and Ankle Surgery
By American Board of Podiatric Surgery

Dr. Constantine Barbounis, D.P.M.
Board Certified in Foot and Ankle Surgery
By American Board of Podiatric Surgery

Specializing In

Diabetic Foot Care
Ingrown Toenails
Sprained Ankles

Broken Bones
Heel Pain & Spurs
Bunions

Ask the Doctor about Medicare Covered Diabetic Shoes

Most Insurances Accepted
Medicare Assignment Accepted

Our New Office Location:
Sinai Medical Center
110 Century Village Blvd
561-697-3131

Classes in CV

by Judy Roy

I can't believe that this year has gone by so quickly. This past year is one that I am sure none of us will ever forget. Let's all hope and pray that 2002 will be a year of good health, prosperity, and safety for all.

This upcoming month will be a busy one for our residents.

Please remember that you must register in advance of the day that the class begins. The teachers are **not** allowed to take money at the door on a per class basis. Please don't put them in the awkward position of having to turn you away.

Mr. Guy, the Bridge director, is offering an **Advanced Intermediate to Advanced Bridge** class on Wednesday, January 2 at 9:00. He will cover both improved bidding and play of the hand.

Our **Painting Workshops** are busy with instructor Gaston Roberge. His next series starts on Thursday, January 3 and Tuesday, January 8 at 9:30. If you enjoy painting on your own project, come join your fellow residents as they learn from Gaston.

Canasta lessons have another series on Thursday, January 3. Beginners meet at 10:00 and Intermediates at 1:00. Many of our residents are looking for people to play Canasta with, so register now.

Our **Tai-Chi** classes meet over at Hastings and will begin a new series on Thursday, January 3 and Monday, January 7. Many residents take this class and find it helps them to relax much better and exercise at the same time.

Sylvia Friedland leads her **Line and Folk Dance** students on Thursday, January 3 in the Party Room. Beginners are at 10:00 and Intermediates dance at 10:45. Sylvia's Jamboree will be in the Party Room at 1:00 on Sunday, January 27.

Dancercise classes with Marilyn Bloom start the new year on Friday, January 4 at 9:30 and on Wednesday, January 9. Join one of the classes and take off the results of the holidays and partying.

The Saturday dancers with Gert Kole have another series beginning January 5

at 10:00. If you are an experienced Folk dancer, you may be interested in joining this class.

Vickie Batkin, our **Portrait Sketching** teacher, returns for classes on Monday, January 7, for her Advanced class. Vickie's Wednesday class for Beginners starts January 9 at 9:30.

Residents wanting to learn to play **Mah-Jongg** are invited to register for lessons that start Monday, January 7 at 10:00. This is like a card game using tiles instead of cards.

Sydelle Singer, our **Monday Line and Folk** teacher, has had the misfortune of being under the weather lately. We hear that she is doing better and plans on returning to teach on Monday, January 7. Her Line Dance students meet at 10:00 and her Advance Folk dancers meet at 7:00.

Maybe you have had the opportunity of seeing a pretty piece of jewelry being worn by one of our residents. It is very possible that the resident made it in our **Lapidary** class. Ed Chelm teaches them how to cut, polish, and tumble rocks into beautiful stones. Classes are small, so sign up early as lessons begin January 7 at 1:00.

David Brunner will be teaching **Ballroom Dancing** on Tuesday, January 8 at 5:30. This series is going to be the **Tango**. You can enjoy this class even if you have tickets to an early show.

The new **Ceramics** classes start again on Tuesday, January 8. If there is the demand, we will run both a 10:00 and a 1:00 class. Friends and family love to receive homemade gifts.

Frank Handler's **Jewish History** lectures have just finished their first series. We are happy to report that since moving to the Party Room, we were able to have more than 90 people in the class. His next series is Tuesday, January 8 at 1:15. If you wait until the day of the class to come in, you will be turned away, so please register in advance.

Our **Safe Driving** classes from Palm Beach Safety Council will be on Wednesday, January 9 and Friday, January 11 at 1:00. You must attend both days in order to

get the certificate for your insurance company.

If you have ever wanted to sit down and write your childhood memories, then now is the time to join Lot-tie Robins' class for **Writing Your Memoirs**. She can teach you how to record your stories so that you can pass them on to your children or grandchildren. Her class begins Wednesday, January 9 at 9:00.

The **Intermediate Bridge** lessons have gotten started finally. The second series of classes will be on Thursday, January 10 at 9:00. If you want to brush up on your Bridge skills, this could be the class for you.

Friday, January 11, Mimi instructs **Beginners Bridge** at 9:00. If you have had a few lessons but are still a little confused, let Mimi help you with this class.

Dr. Roni Stein returns to Century Village this season with two very interesting classes — **Hebrew Conversation and Music Appreciation**. The Hebrew Conversation lectures begin Monday, January 14 at 10:00. Dr. Stein is a member of the Speakers Bureau and the former cultural attaché of the Israeli Embassy.

The Music Appreciation lectures are called "All That Jazz," "History of American Composers," and "World Musical Instruments." For several lectures she will use audio/visual equipment to

aid in the class. Lectures are due to start Thursday, January 17 at 10:00.

News In Review returns Friday, January 18 at 10:00 with Dr. Irv Rikon. Join the class and express your views on the current topics on the television, radio, and in the newspaper.

Dottie Wicks, our Tuesday **Line and Folk Dance** teacher, will be giving a free Line Dance demonstration in the Party Room at 10:00. Her regular classes will begin January 22. Beginners will have class at 10:00 and Intermediates at 11:00.

Besides teaching Lapidary, Ed Chelm also teaches **Wire Wrap**. Students use gold-filled wire to create rings, bracelets, or pendants. This is a great way to make something with that

personal touch.

Gloria Shore continues with her **Yiddish Conversation Classes** on Thursday, January 17 at 10:00. You must be able to speak Yiddish in order to take advantage of this class.

Last but not least this month, we have Harold Bernstein's **Calligraphy** class. Learn how to improve your handwriting or how to do the fancy writing that you see on invitations. Classes begin Monday, January 28 at 9:00 in the Art Room.

Please check in the Staff Office about the formation of **Tennis** lessons and also the formation of lectures on **Old Testament Scriptures**.

Have a good month.

\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

100% SATISFACTION GUARANTEED PROGRAM*



BROOKDALE THE CLASSIC at WEST PALM BEACH

Exceptional Senior Living



For over 10 years, The Classic has been providing exceptional retirement and assisted living services to the West Palm Beach community.

Experienced, Trusted and Committed.

The Classic is the best retirement value in the area.


* Call for details
(561) 697-3051

The Classic at West Palm Beach
6100 Common Circle, West Palm Beach, Florida 33417

Visit our website at www.brookdaleliving.com

The Classic at West Palm Beach provides equal housing opportunities to all individuals 55 years of age and older. ALP License #2755.

ANNUITY OWNERS READ THIS!



ALL ANNUITIES Are NOT Created EQUAL!

You need **ANSWERS** to many important questions regarding **YOUR ANNUITY**.

Some annuities historically have returned **8%* to 12%*** per year with your premium guaranteed.

Find out what Insurance Companies and Banks **DO NOT WANT YOU TO KNOW!**

IRA's qualify, too!

Call for your **FREE** educational booklet on "**ARP**"... "**Annuity Rescue Program**"

A booklet designed to help resolve the financial concerns facing seniors today.

For Your FREE Copy call...

Toll Free 1-888-244-2960 (24 Hours)

*Annual Yields May Vary Depending On Various Strategies. Yields are not representative of any one company. Past performance is not indicative of future returns. NOTICE: The "ARP" is not affiliated with the AARP.
Thomas Consulting Services, Inc. 5515 55th Way, West Palm Beach, FL 33409 Agent: Mark D. Thomas

INTRODUCTION

The State of Florida provides for a number of rights for condominium owners through Chapter 718, Florida Statutes ("F.S."), also known as the Condominium Act, and the corresponding administrative rules, Chapters 61B-15 through 61B-24, Florida Administrative Code ("F.A.C."). Several major responsibilities correspond to this type of community living. This brochure summarizes the rights and responsibilities of unit owners under the Condominium Act.

For your reference, at the end of each right or responsibility there follows a numerical reference. "F.S." stands for "Florida Statutes" and refers to Chapter 718, F.S. "F.A.C." stands for "Florida Administrative Code" and refers to Chapters 61B-15 through 61B-24, F.A.C. You should refer to the specific statutory section or rule for the exact language of the cited provision. You may contact the Bureau of Condominiums at any one of the addresses on this brochure to obtain a copy of the statute or the rules.

RIGHTS

With regards to the following, unit owners have the right to . . .

MEETINGS AND NOTICES--

1. Receive at least 48 hours notice, posted conspicuously on the association property, of board and committee meetings.
Section 718.112(2)(c), F.S.
2. Attend board and committee meetings except for meetings between the board or a committee and the association's attorney, with respect to proposed or pending litigation, when the meeting is held for the purpose of seeking or rendering legal advice.
Section 718.112(2)(c), F.S.
3. Receive notice of meetings at which the board shall consider a special assessment or changes to rules concerning unit use. Notice must be by mail or personal delivery and posted on the condominium property at least 14 continuous days in advance.
Section 718.112(2)(c), F.S.
4. Receive notice of the annual meeting, including an agenda, by mail or personal delivery and by posting on the condominium property at least 14 continuous days in advance.
Section 718.112(2)(d) 2, F.S.
5. Receive at least 14 days advance notice of the budget meeting along with a copy of the proposed annual budget by mail or personal delivery.
Section 718.112(2)(e), F.S.
6. Receive notice of any legal action in which the association may be exposed to liability in excess of insurance coverage so that unit owners may intervene and defend on their own behalf.
Section 718.119(3), F.S.
7. Speak at board, committee, and annual meetings subject to reasonable restrictions.
718.112(2)(c), F.S., Rule 61B-23.002(8), F.A.C.
8. Tape record, either via audio or video, board, committee, or unit owner meetings subject to reasonable restrictions.
Section 718.112(2)(c), F.S., Rule 61B-23.002(11), F.A.C.
9. Receive written notification of any special assessment that must state the specific purpose [s] of the special assessment. Upon completing the project, any excess funds are considered common surplus and the board may, at its discretion, either return the common surplus to the unit owners or apply it as a credit toward future assessments.
Section 718.116(10), F.S.
10. Receive notification of a hearing before a committee of other unit owners may levy any fine provided in the declaration or bylaws. No such fine may exceed \$100 per violation. The association may levy a fine on the basis of each day of a continuing violation, not to exceed a total of \$1,000 per violation. No such fine may become a lien against the unit.
Section 718.303(3), F.S.

ELECTIONS, SECTION 718.112(2)(d)(3), F.S. --

1. Receive the first notice of the date of the election no less than 60 days prior to the election either by mail or personal delivery.
Rule 61B-23.0021(4), F.A.C.
2. Submit his or her name, in writing, as a candidate for election to the board no less than 40 days prior to the election. To be eligible for board membership, a person must meet the requirements set forth in the declaration. A person convicted of any felony, by any United States court of record, who has not had the right to vote restored pursuant to law in the jurisdiction of his or her residence is not eligible for board membership. The validity of a board action is not affected by a later determination that a board member is ineligible for board membership due to a prior felony conviction.
Rule 61B-23.0021(5), F.A.C.

3. Submit, if he or she wishes, his or her candidate information sheet no less than 35 days prior to the election.
Rule 61B-23.0021(7), F.A.C.
4. Receive a second notice of the election, an agenda, an inner envelope, an outer envelope, and copies of any timely submitted candidate information sheets no less than 14 days prior to the election either by mail or personal delivery.
Rule 61B-23.0021(8), F.A.C.
5. Vote for the board by written, secret ballot or voting machine if there are more candidates than vacancies. If there are not more candidates than vacancies, then the association is not required to hold an election.
Rule 61B-23.0021, F.A.C.
6. Vote for the board by limited or general proxy if approved by a majority of the total voting interests. Such provision must appear in the association bylaws.

VOTING, GENERALLY--

1. Vote regarding proposed changes in the percentage by which the unit owners share the common expenses and own the common surplus. These changes require approval by 100% of all unit owners and lien holders unless the declaration of condominium as originally recorded provides for less than 100% approval for such changes.
Section 718.110(4), F.S.
2. Vote by general proxy except where limited proxies are statutorily required.
 - a. Both limited and general proxies may be used to establish a quorum.
 - b. Limited proxies must be used for votes taken to waive or reduce reserves, votes taken to waive financial statement requirements, votes taken to amend the declaration, articles of incorporation, or bylaws, and for any other matter for which Chapter 718, F.S., requires or permits a vote of the unit owners.
 - c. A proxy is not valid for more than 90 days.
 - d. Proxies may not be used for the election of board members except in associations where a majority of the total voting interests have voted to provide for different voting and election procedures in the bylaws. These procedures may provide for conducting elections by limited or general proxy.
Sections 718.112(2)(b) and 718.112(2)(d), F.S.
3. Recall a board member or members by the vote or agreement in writing of a majority of all the voting interests.
Section 718.112(2)(j), F.S., Rules 61B-23.0027 or 61B-23.0028, F.A.C.

ASSOCIATION FUNDS--

1. Receive financial information that covers the previous 12 months as follows--
 - a. If the association consists of 50 units or less or has annual revenues of less than \$100,000, within 90 days following the end of the fiscal or calendar year or annually as provided in the bylaws, the association must provide a financial report of actual receipts and expenditures.
Section 718.111(13), F.S., Rule 61B-22.006, F.A.C.
 - b. If the association consists of more than 50 units and has annual revenues in excess of \$100,000, within 90 days following the end of the fiscal or calendar year or annually as provided in the bylaws, the association must provide a compiled, reviewed, or audited financial statement.
Section 718.111(13), F.S., Rule 61B-22.006(10), F.A.C.
2. Receive written notice of the budget meeting, along with a copy of the proposed budget, including reserves, which the association must mail or deliver at least 14 days prior to the meeting.
 - a. If the developer still controls the association, unit owners have the right to vote their approval of increases in the budget greater than 115% of the previous year's assessments.
 - b. If the developer is not in control and the budget exceeds 115% of the previous year's assessments, then, the board, upon written application by 10% of the voting interests shall call a special meeting of the association. At that special meeting, unit owners shall consider and enact a budget. If the unit owners fail to adopt the budget, then the budget adopted by the board shall go into effect.
Section 718.112(2)(e), F.S.
3. Pay assessments on a quarterly or more frequent basis.
Section 718.112(2)(g), F.S.

GENERALLY--

1. Exclusive ownership of their condominium unit.
Section 718.103 (27), F.S.
2. Membership in the association and full voting rights as provided in the declaration of condominium.
Section 718.106(2), F.S.
3. Use the common elements and association property without paying a use fee unless the declaration of condominium so provides or unit owners by a majority vote of the association approve of such a fee. Additionally, the association may charge a fee for the exclusive use of the common elements by a unit owner if such use results in additional expenses.
Section 718.111(4), F.S.
4. Use the condominium's common elements, common areas, and recreation facilities, together with their invited guests, in accordance with the condominium documents and properly adopted rules and regulations of the association.
Section 718.123, F.S.
5. Expect the association to maintain the common elements.
Section 718.113(1), F.S.
6. Inspect the association's official records subject to the reasonable rules adopted by the association.
 - a. The association must make its records available for unit owner inspection within five working days after receiving a written request.
 - b. NOTE: The association does not have the responsibility to mail or deliver copies to a unit owner nor does an association bear any duty to send copies to a unit owner.
Section 718.111(12), F.S., Rule 61B-23.002, F.A.C.
7. Expect the board, upon receiving a written inquiry by certified mail, return receipt requested, to do one of the following:
 - a. Provide a substantive response in writing within 30 days;
 - b. Notify the unit owner, within 30 days, that it has requested a legal opinion and then provide a response in writing within 60 days; or
 - c. Notify the unit owner, within 30 days, that it has requested advice from the Division and then provide a written response within 10 days of receiving the Division's advice.

The Association may adopt reasonable rules and regulations regarding the frequency and manner of responding to such inquiries, e.g., that the Association is only obligated to respond to one written inquiry per unit in any given 30-day period.
Section 718.112(2)(a) 2., F.S.
8. Apply to the circuit court of the county in which the condominium is located for a receiver if the association fails to fill vacancies on the board sufficient to constitute a quorum.
Section 718.1124, F.S.
9. Participate in the voluntary mediation or mandatory, non-binding arbitration processes to resolve certain disputes.
Section 718.1255, F.S., Rule 61B-45, F.A.C.
10. Vote to cancel any grant or reservation made by a declaration, lease, or other document, and any contract made by an association prior to turnover of control to the unit owners other than the developer. Such cancellation requires a 75% vote of approval of the unit owners in most cases
Section 718.302, F.S.
11. Bring action for damages or injunctive relief, or both, against the association, another unit owner, a tenant or invitee, or a director who willfully and knowingly fails to comply with Chapter 718, F.S., the applicable administrative rules, or the condominium documents.
 - a. The prevailing party is entitled to recover reasonable attorney's fees
 - b. Prior to court action involving certain types of disputes, however, the parties must petition for mandatory non-binding arbitration through the Division.
Sections 718.303(1) and 718.1255, F.S., Rule 61B-45, F.A.C.

RESPONSIBILITIES

With regards to the following, unit owners have the responsibility to . . .

1. Pay their share of the common expenses as defined in the statute and the declaration of condominium. The failure to timely pay assessments may result in the association filing and foreclosing a lien against the unit parcel.
Sections 718.103(9), 718.115(2), and 718.116, F.S.
2. Use the common elements in a manner which will not hinder or infringe on the rights of the other unit owners.

Continued on page 38

**CONDOMINIUM
UNIT OWNER RIGHTS AND
RESPONSIBILITIES**

Continued from page 37

- Section 718.106(3), F.S.
3. Provide the association access to their units during reasonable hours for the following:
 - a. To maintain, repair, or replace any common elements;
 - b. To prevent damage to the common elements or other units; or
 - c. To maintain the unit as required by the declaration of condominium
- Section 718.111(5), F.S.
4. Not make any alterations to their units which would adversely affect the safety or soundness of the common elements or any portion of the association or condominium property which the association maintains.
- Section 718.113(3), F.S.
5. Comply with the provisions of Chapter 718, F.S., the applicable administrative rules, the declaration of condominium, the articles of incorporation, and the bylaws.
- Section 718.303(1), F.S.

ESSENTIALS

To maintain peaceful community living, the unit owners and their elected board of directors must maintain an on-going, open communication. Section 718.119(2), F.S., of the Condominium Act states that a unit owner may be held personally liable for the acts and omissions of the association in relation to the use of the common elements. Unit owners should therefore take on these additional responsibilities:

1. Attend and participate in unit owner meetings;
2. Attend board and committee meetings as applicable and review the minutes;
3. Vote on issues presented for a unit owner vote and in elections;
4. Cooperate with other unit owners in day-to-day community life;
5. Bring any concerns or problems to the board of directors' attention;
6. Serve on the board of directors as needed; and
7. Be familiar with the provisions of the condominium documents

January 2001 Revised

Elder Crisis Outreach

If you or someone you know is 60 or over and is experiencing difficulty coping with life stressors such as:

- SIGNIFICANT LOSS
- DEPRESSION/SUICIDE
- CAREGIVING
- FAMILY RELATIONSHIPS
- HOUSING CONCERNS

Call 930-5040

We provide short term crisis assistance at no charge, through counseling and referral in the home.

The Center
for Information & Crisis Services



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

NO. 360808

TAX SAVINGS

GARY R. NIKOLITS, CFA, PROPERTY APPRAISER
Filing Deadline for 2002 Tax Saving Exemptions is March 1, 2002

HOMESTEAD EXEMPTION \$25,000

In order to qualify for this exemption you must:

- Hold title to the property as of January 1, 2002 • Reside on the property as of January 1, 2002 •
- Be a permanent resident of the State of Florida as of January 1, 2002 •

When you apply for the exemption, please bring with you the following:

1. A copy of your recorded deed
2. Social Security Number of all property owners
3. Permanent residency proof (Alien Registration Card), if not a U.S. citizen

In addition, please bring the following items, issued prior to January 1, 2002, which apply to you:

1. Florida drivers license
2. Florida vehicle registration
3. Florida voters registration
4. Declaration of Domicile, if applicable.
5. Death certificate, if applicable, for widow(er)'s exemption.
6. If property is held in trust, provide a copy of the trust agreement or a Certificate of Trust will be provided at time of filing

To file your application, you must appear personally at one of the County Property Appraiser's Offices or at one of the scheduled locations shown below. Offices are open from 8:30 a.m. to 5:00 p.m. Monday through Friday (excluding holidays)

- Downtown Service Center, Palm Beach County Governmental Center**
5th Floor, 301 North Olive Avenue, West Palm Beach Phone (561) 355-2866
- North County Service Center - 3188 PGA Blvd., Palm Beach Gardens** Phone (561) 624-6521
- West County Service Center - 2976 State Road 15, Belle Glade** Phone (561) 996-4890
- South County Service Center - 501 S. Congress Ave., Room 150, Delray Beach** Phone (561) 276-1250
- Mid-Western Communities Service Center - 200 Civic Center Way, Suite 200, Royal Palm Beach** Phone (561) 784-1220

MARCH 1, 2002 IS THE FINAL DAY TO FILE FOR THESE TAX SAVINGS
• FILE EARLY •

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

AREA	DATES	LOCATION	AREA	DATES	LOCATION
Greenacres City Hall	January 4, 2002	5985 10 th Avenue North	Boca Raton City Hall	January 23, 2002	201 W. Palmello Park Rd
Leisureville / Boynton	January 22, 2002	Clubhouse R3, 2000 13 th Ave	Boynton Beach Mall (City Hall in the Mall)	February 1, 2002 11 a.m. to 4 p.m.	Congress Ave.

THE FOLLOWING EXEMPTIONS MAY ALSO BE AVAILABLE TO YOU:

1. Widow / Widower Exemptions
2. Disabled Veteran's Exemption
3. Non-Veteran Total Disability Exemption

OTHER TAX SAVINGS FOR WHICH YOU MAY QUALIFY:

1. Agricultural (Greenbelt) Classification.
2. Not For Profit Exemption
3. Tangible Personal Property Exemptions

Please call or visit the office nearest you (listed above) for further information

The Downtown Service Center at 301 North Olive Avenue, 5th Floor, West Palm Beach Will Be Open at 7.30 a.m. For Filing Exemptions from January 2 Through March 1, 2002

HOMESTEAD EXEMPTION IS NOT TRANSFERABLE
A NEW APPLICATION MUST BE FILED FOR ANY CHANGES
IF YOUR HOMEOWNER STATUS REMAINS THE SAME, YOU WILL RECEIVE AN AUTOMATIC RENEWAL RECEIPT FOR 2002 HOMESTEAD

PUBLISH: December 4, 2001



If you have a neurological disorder, we may have new options for you.

For people with neurological disorders, there's no such thing as too many treatment options. Because there may be one that could make a significant difference in a patient's quality of life. The Memory Disorders Center and The Parkinson's Center at St. Mary's Medical Center may help make this kind of difference for you or a loved one

We offer new hope through technology, research, specialists in neurology and neurosurgery and a team of specially trained healthcare professionals. Our comprehensive neuroscience center offers a variety of programs support groups, caregiver training and several treatment options that may be able to help you achieve your maximum level of independence and self-sufficiency

**ST. MARY'S
Medical Center**

Tenet South Florida HealthSystem

901 45th Street, West Palm Beach, FL 33401

If you or someone you care about needs help, please call (561)882-9100.

www.stmarysmc.com

Recreation

Continued from page 20

to more **Fun Races** and to the start of our regular scheduled **Competition Races** on January 6. Please check the board for all upcoming events. Sailors wishing to compete in the races must sign up on the bulletin board at the dock.

We all wish Dawn Martzoukos a speedy recovery. Hopefully, we will see her and Theo real soon.

A Happy Chanukah, Merry Christmas, and above all, a Healthy, Peaceful New Year. See you at the dock!



Our congratulations and best wishes to the new officers of our club who were elected at our last meeting. Chosen to lead us for 2002 are Joan Ford, President; Pat Izzo, Vice President; Gigi Lachance, Treasurer; and Shirley Levin, Secretary. They will be officially installed at a luncheon on January 2, 2002, 12.30 pm at the Parthenon restaurant. Please call Joan Ford, 687-0556, with your reservations. Also at our last meeting, two new members, Dottie Rosenholtz and Annette Abrams, were introduced and welcomed.

Many of our members have been busy practicing their snorkeling in the guest pool in preparation for a planned weekend at the Keys. However, it had to be canceled because "Olga" was churning up the ocean waters, so good snorkeling was not possible. However, Pat Izzo, trip chairman, will try again. Soon, we hope. We thank you, Pat, for all your hard work on our behalf.

Most Tuesdays there is snorkel practice in the guest pool at 1:00 pm. Contact Joan Ford or Josie Wayner if you are interested.

By the time you read this, a large group of our members will have visited Butterfly World, where they enjoyed the beauty of hundreds of butterflies of all colors and sizes. Also enjoyed were the beautiful flowers, plants and gardens there.

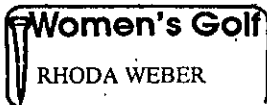
Our next scheduled outing will be on January 18, 2002. We will be heading to Morakami Park for a tour of the park and museum. Please sign up with Joan Ford and

you may bring a guest. We will be carpooling and brown bag lunching that day.

Also at the last meeting plans were discussed for a week long spring snorkeling trip. This will take place toward the end of April. Pat Izzo and Gigi Lachance are looking at various islands where there is good snorkeling and nice accommodations. As soon as plans are made, members will be notified.

When snorkeling near reefs, stony corals appear to be non-living but they are in reality colonies of tiny polyp animals that are easily killed or damaged by any contact. It is extremely important that snorkelers never stand on coral because they can easily snap under pressure. Even a stray kick from your fins can damage the outer covering of the animals that form these magnificent sculptures. So enjoy the myriads of colorful fish and the beauty of the reefs. Look but do not touch.

See you soon "swimming with the fishes"



Our officers for the coming season were elected by unanimous vote and on December 11th they were installed. They are: President Perle Metnick, Vice President Rhoda Weber, Treasurer Shirley Seidman, Secretary Sandy Diamond. Donna Stoll will be the alternate officer for Secretary. Congratulations were extended to the officers for the past season and we look forward to another successful year thru 2002.

Following tradition, we had a "Captains' Choice" tournament. First place Shirley Stroller, Isabella Lipson, Barbara Klein and Anna-Mae Loppicola, closely followed by the second place team of Perle Metnick, Carolyn Cohen, Liz Consier and Adele Ruderman. The third place team included Camille Catchpole, Mollie Bruh, Edie Reiter and Donna Stoll.

A warm welcome was extended to our new members. Judy Landry, Estelle Scott, Charlotte O'Connell and Donna Stoll. Cynthia Greenblat has been taking pictures of our new members (as well as others) and our bulletin board is ablaze with their photographs. Now we can recognize the faces that go with the names (in

the meantime, don't abandon the name badges) Cynthia, the photo identification was a great suggestion and we appreciate your offer to follow it through.

Slow play is still an issue. Here is one tip for playing quick and courteous golf. When on the green, the player whose ball is closest to the hole should attend the flagstick and setting it down out of the way of all putts. The first one to finish putting replaces it when everyone is finished. How about "putting" your ideas on how to cure this, or any other problem, in the "News Box" and I will try to print all suggestions.

Four ladies of Turtle Bay Golf Club showed off their talent during the repertory show "Love is a Many Splendored Thing" and they are: Norma Brown, Cynthia Greenblat, Mary Torres and Rhoda Weber. As always, we were proud of their expertise for a beautiful job well done and we all look forward to their performing again next year. (From the four of us to all of you, thanks.)

Again, our diligent telephone squad is doing a super job alerting all board members of upcoming early morning meeting dates.

Coming events: Member guest day, the last Tuesday in January, and Guys and Dolls tournament in February.

Keep your spirits high... the holidays are upon us and my wish to all is Happy Times, Good Health and prayer for a successful peace in this troubled world. See you on the golf course...having fun in the sun. If you have to reach me, call 689-1273.



Here it is, December 2001. I cannot believe that 11/12ths of this first year of the 21st Century is coming to an end. Where did it all go???

Welcome to all our players and special greetings to a new member, Eli Grossman, as well as all other new members. It's nice seeing all so happy, healthy, and eager to start playing again. Every player should join our Century Village Tennis Club. For only \$5, you help obtain all the advantages we have achieved — like a ball machine, one added court, and all the

comradery that goes with tournaments, breakfast snacks and other goodies, all contributing to an improved quality of tennis.

Hope everyone enjoyed a Happy Thanksgiving, in spite of the attack on the US, with its horrendous loss of life. Special Chanukah Greetings, Christmas Greetings, as well as a Rousing Happy 2002 New Year to all. I'm glad to see our Director (and marathon runner) Tom Speern back, and in good shape. I was happy to meet our lovely Treasurer, Mary Edelman, out of the hospital, and recovering from a broken hip. This occurred while leaping over the net, after winning a tough game. Because of this, she says she won't be able to carry the heavy load of tennis cash. She asked to be relieved of this weighty job. So...I reluctantly agreed to try to find a replacement. However, I think we should bestow upon Mary the office of Treasurer-Emeritus for all her years of faithful service. Along with the

good, I am sorry to report that our gentle Vice President, Sandy Moore, died in October.

We have contracted with our Clubhouse for Sunday, December 23, to hold our "Welcome Back Meeting and Election of Officers for 2002," being planned as a brunch. Please watch our bulletin board for latest info.

Plans for the New Year include a new court (yeah team!!!), a new ball machine, and — new wind screens. Whoopie!!! We also have Carol, our new tennis pro, who is providing tennis lessons at a very reasonable rate. Watch the board. We are considering new plans for completion, which will be discussed at the meeting. Also please help us by volunteering for the following functions: Telephone Squad, place your name on the list of people desiring to run for club office, like President, Vice President, Secretary and Treasurer. Us old officers are wearing away...help! Thank you.

Will Care for Your Loved One
Twenty Years Experience - Will Travel
 Live In or Out.
 P.B./Century Village References
Claudia & Lil 641-6438
Cell 379-4785

TEMPLE B'NAJ JACOB
 WEST PALM BEACH, FL 33406
 433-5957
TRADITIONAL CONSERVATIVE SERVICE
 FRIDAY EVENING SERVICES 8 P.M.
 FOLLOWED BY ONEG SHABBAT
 SATURDAY MORNING SERVICES 9 A.M. WITH
 KIDDUSH FOLLOWING
 DAILY MINYON 9 A.M.
 NO BUILDING FUND
 COMPREHENSIVE ADULT EDUCATION
 ACTIVE SISTERHOOD AND MEN'S CLUB
 RABBI ISRAEL SILBER
 CANTOR MURRAY YAVNEH
 A WARM, CARING CONGREGATION
WE WELCOME YOUR PARTICIPATION

NEED HELP?
 Licensed OCC49856 CALL: Insured
RON'S SERVICE
(561) 753-5572
 • MIRROR
 • MIRRORED BI-FOLD & WARDROBE DOORS
 • TUB & SHOWER ENCLOSURES
 • WINDOW REPAIRS
 • FANS
 • DOME CEILING-PLASTIC REPLACEMENT
 • WIRE SHELVEING (GARAGE ONLY)
 • CARPENTRY
 • PAINTING by (CORRIGAN BROS.)
 Please retain for future reference. Thank you!
 FREE ESTIMATES



The melody of The Star Spangled Banner was originally known as *Anacreon In Heaven*.

A Letter to the Governor

Continued from page 31

Each of us has been communicating with the condominium, cooperative, and mobile home residents in our districts and each of us intends to be responsive to their concerns. The coalition of concerned groups and individuals includes the Coalition of Florida Community Associations, Space Coast Condominium Association, Tri County Communities Association, and representatives for the Florida Chapters of the Community Associations Institute. The coalition also includes the Federation of Mobile Home Owners (FMO) and the Florida Manufactured Housing Association (FMHA). It includes developers, managers and other professionals who serve the timeshare industry. Currently, there is widespread discontent among the state and local organizations representing Florida's condominium, cooperative, mobile home, mobile home park, and timeshare owners.

The difficulties and disarray within the Division can be remedied. If the current Division personnel were given the discretion to complete their missions and do their jobs, as they should be, and if at least a portion of the vacant positions are filled, the Division can provide the services to those who pay the fees. It is our belief that a solution can be found which may include transferring the Division to a Department more compatible with the mission of the Division. We respectfully ask for your help and support in arriving at a mutually satisfactory conclusion.

Sincerely,
Ronald A. Silver
Senator, 38th District
James E "Jim" King
Senator, 9th District
Jack Latvala
Senator, 19th District

A Tragedy — Red Cross Double Cross

Continued from page 31

But "they" have succeeded. Finally, Healy was forced out of office by a behind-closed-doors vote of the American Red Cross's Board of Governors — not because of anything relating to the September 11 tragedy but because she dared to try to right a wrong — the wrong of denying a sovereign nation equality because of its ethnicity. The weak and easily persuaded had indeed succumbed to the blandishments of the sophisticated Federation apologists who are so adept at making a wolf look like a sheep. Before long the American Red Cross, under its new and surely more "moderate" leadership, will return to paying its dues and "cooling it" on the issue of granting Magen David Adom the equality justice demands.

Those of us who, like Healy, believe that the American Red Cross must represent the best of our nation have lost not just a battle but a war.

The writer is a former Secretary of State.



Before 1950, golf balls were made of leather and stuffed with feathers.

Take a Walk In My Heart

Open my Heart!

What do you see?
What do you feel?

A Lifetime of love.
Love of my G-d, my
supreme being,
Love of my parents, so
caring and protective,
Love of my husband,
devoted and loving,
Love of my children, each in
a different place in my
heart
Yes, my heart is busting
with LOVE!

Open my Heart!

What do you see?
What do you feel?

Blood pumping with
excitement, with life!
I am a survivor.
I am alive
I am here

Open my Heart!

What do you see?
What do you hear?

Tick, tick, tick
It works real good
Just as my watch
Tick, tick, tick
I know it must one day
stop!
But always remember all the
years of service
And love it has provided
So
Open your heart to others
And let them see and feel
The love in yours
While it is still Ticking!!!

Marian S. Cohen



**AUTO PRO OF WEST PALM BEACH
INC.
FORMERLY
ADVANCED AUTO DIAGNOSTIC INC.
1444A SKEES ROAD
697-2755 / 697-9841**

**SENIOR DISCOUNT ON ALL REPAIRS
DOES NOT APPLY TO SPECIALS**

**VERY REASONABLE
PRICES**

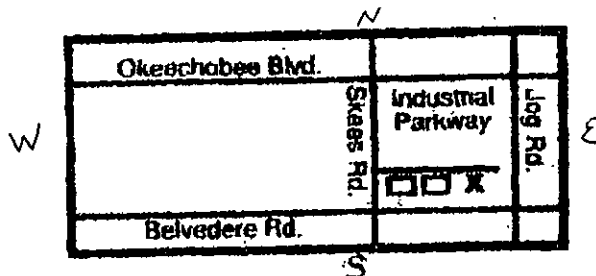
**VERY HIGH
QUALITY**

PICK UP AND DELIVERY AVAILABLE

A TO Z AUTO REPAIR FACILITY SECOND TO NONE

**FOR CENTURY VILLAGE RESIDENTS ONLY
LUBE OIL AND FILTER
14.95
OUT THE DOOR
ALL MAKES ALL MODELS**

**SERVICE COOLING SYSTEM
29.95
MOST MODELS**



Haiku
 Humming bird hovers
 Over nectar laden rose
 One sip, flies away

Cloudy winter days
 Snow flakes cover cherry trees
 Blooms burst forth in spring

White sheep, wild horses
 Wind driven across the sky
 Change to streaks of clouds

Clouds cover the moon
 Wind blows cumulus away
 Man in the moon smiles

Laughter of a child
 Illuminates the corners
 Of darkest chambers

Tulips sway in wind
 Yellow, red, pink and orange
 Wind stops, tulips stand

Look up to the clouds
 Paint the color of the wind
 That drives them to fleece

Children play at games
 Hopscotch, jacks, hide and seek
 Laughter fills the air

Sun sets in the west
 A brilliant blaze of scarlet
 Purple mountains rise

Sunrise in the east
 Sparkles across waves in water
 Gulls swoop to catch fish



GOTHAM
 Handy Work, Inc.

Appliance Repair
 Minor Plumbing • AC • Electrical
 Licensed & Insured
 Robin Reeves
 Lic #2001-13607
 Office: 561-575-2653 Beeper: 561-326-0379

ARE YOU DIABETIC?
 ASK ABOUT THE MEDICARE SHOE PROGRAM
MEDICARE PAYS 80%
 SHOE FITTING APPOINTMENTS THURS. AM
SINAI MEDICAL CENTER
ROBERT SCHWARTZ C. Ped.
585-3931
 HOUSECALLS FOR THE HOME BOUND



"My feet feel great. Thanks..."

Dr. Irwin L. Sapenoff *# & Dr. Craig W. Sapenoff
Dr. Stephen Malin #

Podiatrists
 Board Certified Diplomates
 # American Podiatric Medical Specialties Board
 * American Board of Ambulatory Foot Surgery
 A section of the American Board of Podiatric Surgery
Providing conservative gentle
 -- Complete Foot Care --
 Serving Century Village
 for 25 years

Medicare - Humana - United Healthcare
 and Other Health Insurance

689-1414
 Call our pleasant & caring staff.

4678 Okeechobee Blvd.,
 West Palm Beach

House Calls Available



THOMAS FEISTMANN, M.D., P.A.
INTERNAL MEDICINE - CARDIOLOGY
 DIPLOMATE OF THE AMERICAN BOARDS OF INTERNAL MEDICINE
 AND CARDIOLOGY
5405 Okeechobee Blvd.
Suite #306 (3rd floor) West Palm Beach


**with access to Century Village
 through the Southampton Gate**
for Century Village Residents

(or take Shuttle #3 Bus to Our Building)

**DR. FEISTMANN WILL NOW MAKE HOUSE
 CALLS DURING REGULAR BUSINESS HOURS**

MEDICARE ASSIGNMENT ACCEPTED

By Appointment
Tel: (561) 683-8700



Special Interest Continued from page 14

done for that association, the new organization would see that it is done correctly, accurately, and with the best company available. The new organization would pay all expenses. All maintenance work would be funded and directed by the officers and board of directors of the new organization I do not know if each condo association would have to give up its own individual incorporation

Of course, any condominium association who does not choose to join the new organization could opt not to join the group. If some association did not have the stipulated amount of reserve money to turn over to the new organization for initially funding purposes, that association could join at a later date when their reserves were built up

For instance: taking a figure "out of the blue," let's say each condo association would turn over \$20,000 if there were ten associations, the new organization would have \$200,000 as an initial start-up fund Each association would then contribute its collected reserves monthly, quarterly, or annually, to the major association (Possible lower reserves?) The new organization would sign all contracts with the maintenance, roofing, or painting contractors at a much less expensive price than what

an individual association would pay

In my previous column I ended with, "If only we had one area condominium to lead the way."

I must apologize to Lou Augenbligh who heads up the Dover area They have three buildings consisting of 240 units Their buildings are under a similar premise as I have described above as is Golf's Edge Mary Patrick is the president of this association consisting of 26 buildings with 171 units

I'll give you two instances which indicate the positive side of this arrangement Last year Dover had one of their buildings painted and it was their intention to paint one this year and one next year because of the large expense involved The painter said he would paint them both this year and accept monthly checks as collected from the unit owners with no interest.

Also, when the units are being put on the market at a very low price, the new association would buy it, fix it up, and sell it for a profit

Everything that I have said is only a point of view in order to guide you into the 21st century instead of the 1970s and 1980s Every detail is not written in stone and each area can formulate their new organization as it is conceived by the area associations.

AIR DUCT CLEANING AND SANITIZING

Are you bothered by: **ALLERGIES, ODORS, MOLD, MILDEW, EXCESS DUST, MIGRAINES OR RUNNY NOSES?**

We clean the most neglected and unsanitary part of your home....
.....your air duct system

DON'T BE FOOLED
\$9.95 per vent will not
get your system profes-
sionally cleaned and sani-
tized by

certified indoor air quality
specialists

Other services available: Coil cleaning, air filters, dryer vents, FPL Duct Leak Repairs
A.D.A., Inc. 561-655-8880 • 800-449-4432

FREE Dustlok air filter
frame and 1 pad

For CV Palm Beach residents ONLY w/coupon w/duct cleaning

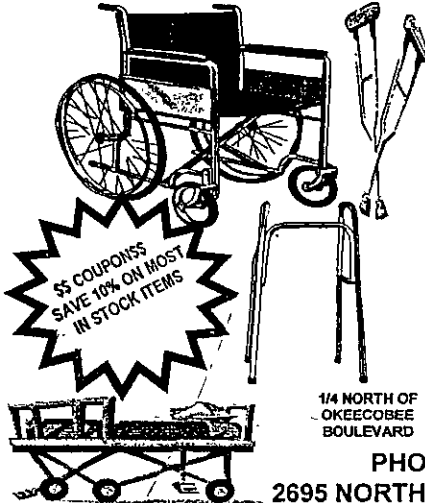
- A/C Service • Indoor Air Quality Testing
- FPL Participating Independent Contractor

A CARING MEDICAL SUPPLY CENTER

"WE CARE GUARANTEED"

OFFERING A COMPLETE
LINE FOR ALL YOUR HOME
HEALTH NEEDS.

- ♦ SALES
- ♦ RENTAL
- ♦ REGISTERED BOC FITTER
- ♦ PROFESSIONAL SERVICE
- ♦ PROFESSIONAL BILLING
- ♦ CONSULTING R.N.
- ♦ FREE DELIVERY



MEDICARE/MEDICAID
ASSIGNMENT ACCEPTED

1/4 NORTH OF
OKEECHOBEE
BOULEVARD

PHONE: 683-2999

2695 NORTH MILITARY TRAIL #20

Wills • Revocable Living Trusts • Probate

**FREE
ESTATE PLANNING**

Complimentary Buffet, Desserts & Refreshments
Tuesday, January 22, 2002
no reservations required

SEMINAR PROGRAM:

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

SEMINAR LOCATION:

DATE Tuesday, January 22, 2002
: 10:00 a.m.
TIME First Union Bank Building
at the entrance to Century Village

FREE LEGAL CONSULTATION FOLLOWING THE
PROGRAM OR BY APPOINTMENT

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

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

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

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

FREE SEMINARS

To Learn More About Senior Summer School, Meet Representatives For A Presentation...

Boca Raton

Olympic Heights High School
20101 Lyons Road
January 24, 2002 • 4:00pm

Delray Beach

South County Civic Center
16700 Jog Road
January 30, 2002 • 1:00pm

Boynton Beach

Temple Torah West Boynton
8600 Jog Rd (Gateway & Jog)
February 4, 2002 • 10:00am

Lake Worth

Poinciana Country Club Theater
3536 Poinciana Drive
February 4, 2002 • 1:00pm

West Palm Beach

Days Inn
6255 Okeechobee Blvd
February 4, 2002 • 4:00pm

Margate

Margate Community Center
Next To Library & Senior Ctr.
February 5, 2002 • 10:00am

Tamarac

Tamarac Community Center
8601 W. Commercial Blvd.
February 6, 2002 • 10:00am

Coconut Creek

Township Center
for Performing Arts
2452 Lyons Road
February 6, 2002 • 1:00pm

Deerfield Beach

Le Club Activities Center
Deerfield Beach Century Village
February 7, 2002 • 10:00am

Pembroke Pines

Century Pines Jewish Center
1200 SW 136th Ave
February 5, 2002 • 4:00pm

Hollywood

Hollywood Beach Culture &
Community Ctr. 1301 S. Ocean Dr
February 8, 2002 • 1:00pm

North Miami Beach

Michael Ann Russel JCC
18900 NE 25th Ave
February 8, 2002 • 10:00am

Jupiter

Jupiter Beach Resort • 5 N. A1A
January 31, 2002 • 10:00am

Stuart

Ramada Inn Stuart
1200 S. Federal Highway
January 31, 2002 • 3:00pm

Melbourne

Imperial Hotel & Conference Ctr
8298 N. Wickham Rd.
February 1, 2002 • 10:00am

Senior Summer School

the education vacation

SAN DIEGO • SANTA BARBARA • LOS ANGELES • LA JOLLA
MADISON • BOONE • MORGANTOWN • NEW YORK CITY • CANADA

Senior Summer School offers adventurous senior citizens an affordable opportunity to enhance their summer through education, leisure, and discovery, at campus locations in the United States and Canada.

- 2, 4, 6, 8 & 10 Week Sessions
- Private Rooms
- Private & Semi-Private Baths
- All-U-Can-Eat Meal Plan
- Full Courses & Lectures
- Sightseeing Excursions
- Courtesy Airport Shuttle
- Nightly Social Events
- Weekly Housekeeping
- ...and much more!

Best Summer Value!



2 Week Programs
Starting at \$799
Includes Private Room,
All-U-Can Eat Meals, Classes,
Sightseeing, Entertainment
& Much More!



The Education Vacation
Celebrating 16 Years

Call For A Free Brochure
Toll Free 1-800-847-2466
www.seniorsummerschool.com

Organization

Continued from page 33

3131 N. Military Trail, 9 30 am; Dec 30, Chanukah Party, 12.00 noon-4 00 pm, Wed, Jan 9, Happy Healthy New Year, Breakfast/Entertainment, Wed, Feb 13, Breakfast/Entertainment, guest speaker; Sun, Mar 31, Purim Party: 12.00 pm-4:00 pm at J.C.C.

Italian-American Culture Club of CV. Meets 3rd Wed of month at Clubhouse Party Room, 3:30 pm, Dec 26-28, AARP safe driving course (Jim 686-5839); Jan 13, breakfast at Clubhouse 9 am-1pm, dancing, \$2, members only; Jan, luncheon at Belissimo's of Palm Beach (to be announced), Mar 15/22, 7-day cruise to Caribbean (Carole 687-0836) New members welcome. Angelo 687-1611

Judith Epstein Chapter of Hadassah Meets 3rd Wed of month at Cong. Anshei Sholom, 12:30 pm; Jan 14, Education Day, Crown Plaza Hotel, Roz 686-7914; Jan 16, regular meeting, "A Quiz," directed by Rebecca Lutto, Jan 30, luncheon at Brazilian Court noon, Nettie 683-1449 or Martha 683-5367; Feb 20, reg meet, Troim and Frank Handler perform Jewish narration and English translation; Feb 22, Hadassah Sabbath at Anshei Shalom; Feb 27, our 90th birthday and card party at Classic

Na'Amat USA (Pioneer Women). Meets 4th Tue at 1 00 pm, refreshments served, guests welcome

National Council of Jewish Women, Okeechobee Section Meets 3rd Thu of month at First Union Bank, 5849 Okeechobee Blvd., 12 30 pm, collation followed by meet, guests are welcome; Charlotte 686-8154

New Jersey Social Club of CV Meets 1st Thu of month at First Union Bank, 2nd fl community room; collation at 12 30 pm, meeting at 1:00 pm, Jan 19, *My Favorite Year*, Mar 9, *Sweet*

Charity — both shows at Broward Stage Door Theater, followed by Luncheon at Wolfies in Deerfield Beach, \$40 p.p incl tax, tips and trans. Bus leaves at 10.45 am from service road between Okee Library and the Bank Lenny 471-9247

PFLAG, CV Chapter in West Palm Beach: Support group for homosexuals, family and friends, meets Thu, Dec 20, 3:00-5.00 pm, in the Public Library on Okeechobee in Conference Room

Queens New York Club Meets 4th Mon of month, 9.00 am, First Union Bank, Jan 10-11, overnight to Splendid China, Mar 3, day in Ireland, Irish food and entertainment, bus, dinner, show, tax, tips incl., Mar 13, *The King & I* with dinner at Christy's, incl bus, show, dinner, tax and tip Harriet 684-9712, Pauline 689-6021 (also for day in Ireland)

Women's American ORT, WPB Chapter Meets 2nd Tue of month, Oct thru Apr, 12.30 pm at Anshei Sholom; Dec 31, New Year's Dinner and "Faithfully Committed" at Broward Center for Performing Arts, followed by New Year's party, \$110, Elsie 688-0547, Millie 689-7074; Jan 9, 1 30 pm, nosh at Gourmet Bagel Shop, next to Colonial Bank on Okeechobee, play games and win prizes, Arlene 683-3215, Lillian 689-7132, Jan 20, lunch at Ramada Marco Polo Hotel and *Jubilee Ice* show, \$46, Millie 689-7074, Rose 686-8899, Elsie 688-0547, Feb 17, tour the Micosukee Indian Reservation in the Everglades, luncheon, \$35, Viola 687-3653; Mar 10, Miami Seaquarium, bring lunch, \$30, Florence 689-7389, Mar 16, lunch at Beaches, musical *Ruthless*, \$50, Elsie 688-0547, Rose 686-8899, Millie 689-7074, Apr 13, lunch at Dania Jai Alai, \$27, trans incl, Anne 686-0991, Rose 686-8899; Apr 18-21, Lido Spa in Miami Beach, \$190 single, \$225 double, plus \$15 for trans; Anne 686-0991

Long Term Care

Do You Really Need Long Term Care Insurance?

That depends on many factors. They include your age, health and how much coverage you choose. It also depends upon your idea about you or other family members covering costs of care or your eligibility for Medicaid One of the largest considerations will be your financial status. The National Association of Insurance Commissioners (CAIC) suggests that if your only source of income is your federal annuity and maybe some Social Security, you probably shouldn't buy long term care insurance This is because you will likely become eligible for Medicaid, which pays for long term care On the other hand, if you have a large source of additional income or other major assets that you want to protect, long term care insurance may be an appropriate consideration Not everyone should buy a long term care policy For some, it may be affordable. For others, the cost will be too great or the policy they can afford won't offer enough benefits to make it worthwhile You should not buy this insurance if the only way you can afford to pay for it is by not paying other important bills.

How Much Coverage Do You Need?

Everyone's long term care need is different How much long term care insurance coverage a person needs is also different and depends upon a number of factors One way of evaluating what a reasonable amount of coverage would be is to consider the four Cs **Cost of Care — Co-Payment — Coverage Needed or Desired — Cost of Premiums Over Time.**

Cost of Care — How much does home health care or nursing care cost in the area where you may someday receive long term care service? In New York State it would not be unreasonable to pay **\$20 per hour** for a licensed home health

care aide for an eight-hour shift. If you anticipated needing this type of service you would pay \$160 per day or up to \$58,400 annually If you wanted to cover the full cost of this service you would then select a long term care policy with a \$160 per day home care benefit. As indicated earlier nursing home costs in the New York City/Westchester/Long Island area run about **\$251 per day** or up to \$91,615 annually. If you wanted to cover the full nursing home cost you would select a policy that covered that amount.

Co-Payment — A co-payment should be thought of as the "bridge" between the amount of coverage purchased and the nursing home's daily charge It is the daily out-of-pocket amount that supplements the insurance benefit in order to meet the daily charge. For emphasis, **this does not include any out-of-pocket costs for your medical coverage or the day-to-day expenses for your spouse if still alive.** It is advisable to calculate how much co-payment you could afford, preferably from income rather than assets **Hint:** Depending on your circumstances and potential income growth while in retirement, it is better to buy a higher amount of coverage at purchase, to shorten the "bridge," or purchase minimal coverage only if you reasonably expect to be able to increase the co-payments later on The additional cost of premiums for the higher benefit level is likely less in the long run than a higher daily co-payment over a prolonged period

Next month we will cover the other two "Cs" — Coverage Needed or Desired and Cost of Premiums Over Time

Excerpt from the newsletter of the National Association of Retired Federal Employees, Manhattan-Bronx Chapter 23

Calls to the Sheriff's Office were made from Century Village for the following reasons:

- Vehicle Stop**
September: 1 • October: 0
- Suspicious Persons**
September 16 • October: 27
- Accidents**
September: 8 • October: 6
- Civil Matters**
September 3 • October 5
- Larceny**
September 4 • October. 4
- Burglaries**
September: 5 • October. 1
- Death**
September: 3 • October: 3
- Domestic Disturbance**
September: 7 • October: 5
- Welfare Checks**
September. 8 • October: 11
- Vandalism**
September 1 • October: 2
- Suicide**
September: 1 • October 0
- Information**
September: 12 • October: 9
- Stalking**
September 1 • October: 1
- Obscene Calls**
September. 2 • October. 0
- Assaults**
September. 0 • October: 6
- Fire**
September. 0 • October 1
- Mentally Ill**
September. 0 • October. 2
- Felony**
September 0 • October. 1
- Total**
September: 72 • October 84

Blind Man's Bluff

A nun in the convent walked into the bathroom where mother superior was taking a shower "There is a blind man to see you," she says

"Well, if he is a blind man, than it does not matter if I'm in the shower Send him in"

The blind man walks into the bathroom, and mother superior starts to tell him how much she appreciates him working at the convent for them She goes on and on and 10 minutes later the man interrupts: "That's nice and all, ma'am, but you can put your clothes on now. Where do you want me to put these blinds?"

From the Internet



There is a name for the act of snapping one's fingers. It is called a "fillip."

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

ANSLEY W. McINTYRE, ESQ.
Civil Litigation

Nursing Home and Assisted Living Facility Law
Are your loved ones receiving the care they deserve?

WPB OFFICE 833-4544
1-800-326-7709
E-Mail: NursngHmeLaw@aol.com

PETERSON REHABILITATION

The Premier Rehabilitation Facility For South Florida

To Those Who Left For The Summer ...

WELCOME BACK !!!

We're Here To Serve YOU



Dr. Ron Peterson, PhD, RPT
President/C.E.O.



Carmen Peterson,
Vice President, Finance



Anthony Armour
Vice President, Operations



Michael Linkovich, M.P.T.
Licensed Physical Therapist



Michelle Caccavo, M.P.T.
Licensed Physical Therapist



Linda Romano, L.P.T.A.
Licensed P.T. Assistant



Cheryl Benek, LPTA
Licensed P.T. Assistant



Cesar Sedano, PTA
P. T. Assistant



Heidi Ekema
P.T. Aide



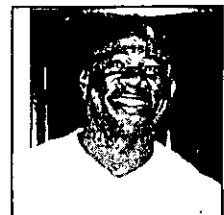
Robyn Huff, L/OTR
Licensed Occ. Therapist



Leslie Schwartz, COTA
Licensed O.T. Assistant



Kathleen Lehner,
Office Supervisor



Chris McKenzie
Transport Coord.

Peterson Rehabilitation, Inc.

5912 Okeechobee Boulevard, West Palm Beach, Florida 33417

(Opposite the West Gate of Century Village & the Florida Turnpike)

Telephone: (561) 697-8800 Fax: (561) 697-3372

For ALL Your Physical and Occupational Therapy Needs



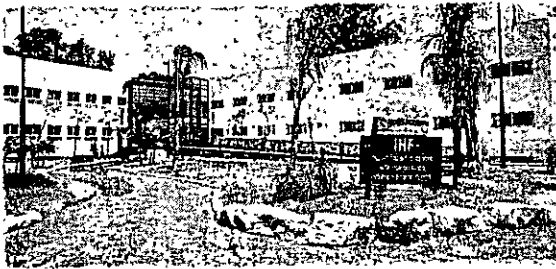
OUR CHILDREN
WILL FACE
THE SAME
OLD CHOICES
TOMORROW
UNLESS WE PROVIDE
AN ALTERNATIVE

TODAY

For every baby born in Israel, two Israelis turn 65. And when they need elderly care, 95 out of 100 have nowhere to go. The need is so critical that even babies will inevitably face the same bleak future.

You can make a major difference today as a Charter Donor to the new IHF Geriatric Center, a nursing care residence for 300 needy, elderly poor. Many of these unfortunate elderly are the very same who helped found the State of Israel. All will receive superb care at no cost to them.

ISRAEL'S FIRST IHF GERIATRIC CENTER



AS A CHARTER DONOR CHOOSE
HOW YOUR GENEROSITY IS RECOGNIZED

- Donors Pillar: \$100,000.
- Founders Wall \$10,000
- Tree of Life: \$1000.
- Book of Life: \$500.

This is the newest project of Israel Humanitarian Foundation where every contribution directly benefits thousands of Israelis. IHF has supported more than 130 geriatric, medical, educational, youth-in-need and humanitarian projects. That's why IHF is the Charity of Choice.

ISRAEL HUMANITARIAN FOUNDATION

877-818-2586 or 954-426-3539
info@IHF.net www.IHF.net

THE CHARITY  OF CHOICE

Israel Humanitarian Foundation, 211 Goolsby Blvd., Deerfield Beach, FL 33442

In compliance with the medical device regulations of contribution to IHF is providing the following information: "The IHF is a 501(c)(3) organization. All IHF Non-Profit organizations are not-for-profit organizations." IHF is a 501(c)(3) organization.

BUS SCHEDULE										
SHUTTLE BUS										
CLUB HOUSE	RODS REST.	LIBRARY	HUMANA	DREXEL PLAZA	OUTLET MALL	BABY SUPER	PERIM DRIVE	HASTNGS C.H.	PERIM DRIVE	CLUB 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	1:15	2:15	3:15	4:15	5:15	6:35	7:35	8:35	9:35	10:35

MALL BUS							SPECIAL BUS		
C CLUB HOUSE	K-MART	FAR-MORE	P.B. MALL	VILLAGE COMM	J.C.C	CLUB HOUSE	MON.	PICK UP	BACK TO
9:00	9:10	9:20	9:25	9:35	9:05/9:40	9:45	11:00	TAR, K, WM	C HOUSE
10:00	10:10	10:20	10:25	10:35	10:40	10:45	11:25	1:25	2:30
11:00	11:10	11:20	11:25	11:35	11:40	11:45	11:30	1:30	2:35
12:30	12:40	12:50	12:55	1:05	1:10	1:15	11:35	1:35	2:40
1:30	1:40	1:50	1:55	2:05	2:10	2:15	XXXX	XXXX	3:15
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			

TUES.	WED.
C-HOUSE 11:00	C-HOUSE 11:00
WEL.MALL 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 HOUSE	RODS REST.	DREXEL PLAZA	OUTLET MALL	PINE TRAIL	CROSS COUNTY	PHAR MOR	CHURCH	P.B. MALL	
9:00	9:05	9:10	9:10	XXXX	9:20	9:25	9:35	9:35	XXXX
10:00	10:05	10:10	10:10	XXXX	10:20	10:25	10:35	10:35	XXXX
11:00	11:05	11:10	11:10	XXXX	11:20	11:25	11:35	11:35	XXXX
12:30	12:35	12:40	12:40	XXXX	12:50	12:55	1:00	1:05	
1:30	1:35	1:40	1:40	XXXX	1:45	1:50	1:55	1:55	XXXX
2:30	2:35	2:40	2:40	XXXX	2:45	2:50	2:55	2:55	XXXX
3:30	3:35	3:40	3:40	XXXX	3:45	3:50	3:55	3:55	XXXX
4:30	4:35	4:40	4:40	XXXX	4:45	4:50	4:55	4:55	XXXX
5:30	5:35	5:40	5:40	XXXX	5:45	5:50	5:55	5:55	XXXX

EXPRESS BUS					
LEAVES CLUBHOUSE AT 8:40 TO DO PERIMETER DRIVE					
CLUB HOUSE	PINE TRAIL	WINN DIXIE	PERIM DRIVE	CLUB 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

NOTICE
 AS OF TUESDAY 01/08/2002
 THE CITY PLACE MALL BUS
 WILL BE REPLACED BY A BUS
 TO THE WELLINGTON GREEN
 MALL.
 THE TIMES WILL REMAIN THE
 SAME.

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

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

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

Seacrest Services, Inc.

Serving Century Village Since 1975

Providing A New Era In Service

Specialty Service Offerings

- Landscape Design & Installation Including Plant and Tree Replacement
- Irrigation Installation
- Decorative Stone / Drainage Rock Installation
- Mulching
- Winter Annuals
- Drainage Work
- Professional Building Painting
- Downspout Extensions

Seacrest offers a wide variety of specialty services designed to beautify and enhance your building. Our staff of dedicated professionals can provide a free no obligation quote for you today. To be a part of the revitalization and beautification of your community please contact us for an estimate.

Seacrest is a Professional Community Association Management Company offering a wide variety of services. On-site supervision by property managers, routine property inspection, state of the art accounting, lawn maintenance and pest control are just some of the services we offer. Our 24-hour emergency assistance, 365 days a year, will give you peace of mind to relax.

CALL SEACREST SERVICES, INC.

“A NAME YOU CAN TRUST”

For Your Professional Beautification Program

Call 833-6411 ext.47