

Reporter

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

June 2002

Volume 21 No. 6

President's Message

Vivian Walsh



Here I am at Manor Care Rehab Center, taking therapy for the effects of the stroke that I suffered last February. I'm working very hard so that I may recover as soon as possible. This is a wonderful facility for rehabilitation. Everyone is caring and helpful and relates to the well-being of the patients. I thank the dedicated staff for the service and care that I am receiving.

I also want to mention two gentlemen, Sal Morrissey and Jeff Lipschitz, who run the beauty salon in this building. They know how to handle the sick patients with kind attention and compassion. I applaud them for their patience.

As soon as the doctors permit, I will be out of here and back in my apartment in Century Village. In the meantime, I want you to know that I am being fully informed as to the everyday running of UCO and of all the events taking place in Century Village. The results of all committee meetings are reported to me on a daily basis. In fact, many of the meetings are held here at Manor Care and we are given the courtesy of a large private conference room for this purpose.

During the past year, you have seen the work being done on the swales. A new irrigation system has been installed. FPL is still working on the installation of additional lighting and Adelphia has nearly completed the installation of a new fiber-optic cable system, which will give us many more channels to choose from.

We now must ask everyone NOT to park on the swales for any reason. Doing so will cause damage to the sprinkler heads and the underground pipes supplying water to them. Repairing this damage is costly and, in the end, all of us will pay for it. Also, it may damage the tires on your car. So, I ask everyone to please cooperate.

If you are unhappy with the service that you are getting from your maintenance company, put your complaints in writing and send it to me at the UCO office. Be sure to include your name, address, and phone number. We want our residents to be happy and we will do our best to see to it.

Continued on page 2

Absentee Ballots

By Kurt Weiss

Primary elections and general elections are fast approaching — September 10 and November 5, 2002, respectively.

Theresa LePore, Supervisor of Elections, has designed new forms which have to be used to request absentee ballots, (See sample below.)

This, of course, only pertains to those among us who are registered voters here in Palm Beach County.

Let me, first of all, impress upon you that you must put 57¢ stamps on the request form for it to be delivered to the supervisor of elections (The forms are on rather heavy cardboard.) Forms with the wrong postage will either be returned to you or will "disappear"

You do not have to be away on the above election dates to be entitled to an absentee ballot. You can request one, also, if you are sick, handicapped, or just do not think that you can make it to the voting booth.

Be precise in filling in all the pertinent information.

Request forms for absentee ballots can be picked up at the UCO office

Once we receive a sample of the actual absentee ballot — which should be mailed to you in response to your request — I shall explain, in detail, how to prepare it without suggesting for whom you should vote

See page 4 for request form

Passes for July, August and September 2002 will be issued starting June 21st, 2002

Goin' Fishin'

With this, the last regular issue of the UCO Reporter, the staff will take a well-earned rest

We wish all CV residents a healthy and happy summer and bid you *adieu, auf wiedersehen, l'aitraot, aloha, arriverderci* and so long until the fall

Insurance

By Dan Gladstone

The question of liability, when a lift is privately installed (non common element), is answered by UCO's attorney Rod Tennyson. Hereunder is the lawyer's letter in its entirety. Please note that Home Owner's Policy carries a limited amount of liability, usually \$100,000, which might not be sufficient. In short, the unit owners, who pay for the lift, are responsible when the lift is not a common element

LAW OFFICES

Rod Tennyson, P.A.

1430 CENTREPARK BOULEVARD SUITE 100

West Palm Beach, Florida 33401

TELEPHONE (888) 478-7600 FAX (888) 478-8241

May 1, 2002

United Civic Organization
President, Vivian Walsh
82 Stratford F
Century Village
West Palm Beach, FL
33417

Re: Personal Injury Liability
and Elevators

Dear Vivian

Pursuant to your request, I would like to respond to your April 24th, 2002 letter concerning liability for personal or bodily injury related to an elevator or lift installed on the Condominium grounds. There are two types of elevator installation for buildings at Century Village. The most common one is simply the common element model where the Association declares the elevator to be a common element and all members of the Association pay their common expense share for the cost of installation and maintenance. Under this example, any accident which occurs inside or around the elevator is like any personal-injury on the common elements and the Building's insurance carrier would cover the potential liability.

The second example is more complicated. If an elevator or lift is installed at the cost of just a few unit owners, which may include the need for a handicapped person on the second floor, then the elevator is not a common element, even though it is located on the common elements of the Condominium. In effect, the Association has leased common element space for the installation of an elevator, which is then owned by the individuals who use it. Under this example, any personal injury caused by the presence of the elevator would be the responsibility of those unit owners who have exclusive control and use of the elevator. These individuals would want to obtain a rider to their homeowner's insurance policy to cover their liabilities.

In summary, any injuries caused by a common element elevator is covered by insurance like any other injury. If the elevator is owned and used by an exclusive group, then that group would want an addition to their homeowner's policy to cover any injuries.

If there are any questions, feel free to call

Sincerely,

Rod Tennyson

www.gate.net/~tennyson
e-mail: tennyson@gate.net

In most cases the associations are involved when water leaks damage the upper or lower apartments. The associations insure the walls, ceilings, etc., and sign the "release form" to the insurance company in case of a claim. Because of the \$2,500 deductible in the policy, the associations might have to cut a check for this amount. In most cases, the damages occur when the apartments are vacant and the main valves near the water meters are not shut. Shutting these valves will eliminate the problem.

The Palm Beach Water
Continued on page 4

Delegate Meeting
Fri., June 7, 2002 in Auditorium
All Welcome!!!

Bar Codes Will Be Issued
on Fri., June 14, 2002, 9 to 11 am
Anshei Sholom Synagogue

Call Security in an Emergency
689-0432

At the Delegates Meeting

Betty Lapidus



Minutes by Mary Patrick

May 3, 2002

There should be no eating or drinking at area pools. If you see anyone ignoring these rules, don't get into a confrontation — call security. WPRF can suspend offenders' activities privileges for 30 days.

TV satellite dishes are okay within the bounds of your apartment. They may not be installed on outside walls, roof, or in the ground.

Committee Reports

Reporter — Irv Lazar reported that the June issue will be the last of the season and should be out between the 20th and 25th of May. If there are summer issues, there will be no classified or organization news. If you wish to have the *Reporter* mailed, supply a self-addressed, \$1.40 in postage affixed on a 9 1/2 x 12 1/2 envelope for the issues you want.

Signs and Benches — Larry Kall will head this committee while chair Haskell Morin is away for the summer.

Cable — Larry Kerner reported that after the entire Century Village has been rewired, we will then all get the new service. Anything not completed, i.e. hanging wires, should be reported to the UCO office in writing.

C.O.P. — Phil Shapkin told us that the Sheriff's Drexel facility has been disbanded. If you would like to volunteer for the Century Village C.O.P. program, come to the *Reporter* building at the Camden pool the second Thursday of each month at 10:00 am.

Emergency — Vince Salvo reminded us that hurricane season is June 1st to November 30th. A hurricane check list will be published in the next *Reporter*. Get your supplies. He also suggested that you update your condo insurance to today's costs. For emergencies, call 911.

Infrastructure — Pat Blunck, property manager, reported that the irrigation system on the perimeter road has been completed. However, it will not be up and running until FPL finishes installing poles.

Insurance — Dan Gladstone suggested that condominium associations use the form distributed today for water shutoff. Liability for lifts that are common elements is covered by the building policy. Individually owned lift owners need to get a rider on their homeowner's condo policy. See his column in this issue.

Lifts — Phyllis Richland will write an article in the *Reporter* concerning personal liability. Phyllis will be at the UCO office every Tuesday from 9:00 to 1:00.

Lighting — Larry Kall reported that 17 additional baffles will be installed on Century Village Boulevard to the gatehouse to reduce glare. He reminded condominium associations that only licensed electricians should be hired.

Programs and Services — Ticket sales for the month of June will be as follows: Tuesday, May 21 — handicapped; Thursday, May 23 — groups 1 and 2; Friday, May 24 — groups 3 and 4. Please note that the June *Happenings* is incorrect. Howie Friedman will announce these dates at the shows.

Security — Dave Bernstein suggested that everyone put the following emergency phone number in a prominent place in his/her apartment: 689-0432. This is the number of the guardhouse. It would also be a good idea to place a family contact in case of emergency in the same place. The "Vial of Life" container should also be nearby.

Transportation — Mike Spilkin announced that Art Hoffman has been appointed co-chair of this committee.

Rabbi Jacobs Leaves

Anshei Sholom

By Max Hammerman



The popular Rabbi Israel Jacobs will retire as spiritual leader of Congregation Anshei Sholom at the end of his contract in August 2002.

The rabbi has been at the helm of this synagogue since 1995, when he came here from Bayshore, NY. During this period, in addition to all of his other activities on behalf of his congregation, he initiated classes in Hebrew studies and bat mitzvah, and conducted classes in Bible studies.

Rabbi Jacobs has written several books, the most recent one, *The Convert*, plans to devote his retirement to his family and to writing.

The members of Anshei Sholom wish the rabbi and his wife Selma many years of good health and contentment in their retirement.

Man, Mouse or Angel?

Everybody on earth dies and goes to heaven. God comes and says, "I want the men to make two lines. One line for the men that dominated their women on earth and the other line for the men that were dominated by their women. Also, I want all the women to go with St. Peter."

Said and done, the next time God looked, the women are gone and there are two lines. The line of the men that were dominated by their women was 100 miles long, and in the line of men that dominated their women, there was only one man. God got mad and said, "You men should be ashamed of yourselves. I created you in my image and you were all whipped by your mates. Look at the only one of my sons that stood up and made me proud. Learn from him! Tell them, my son, how did you manage to be the only one in this line?"

And the man replied, "I don't know. My wife told me to stand here."

From the Internet

President's Message

Continued from page 1

By mutual agreement, Area Agency on Aging is moving out of the UCO office. This is necessary because we must use this space for our organization. As soon as they know where they will be relocated, we will publish this information.

There is an ongoing problem with food and drink at the swimming pools. This is definitely not allowed and security should be notified at once.

I want to thank everyone for your good wishes and I look forward to seeing you all soon.

Security

David Bernstein



How often do we overlook the not-so-obvious? What I'm referring to is the many times we call security for help on a non-criminal or automotive matter. Example: (true story) The woman who called security on a medical matter. When the guard arrived, she reported that she had a metal plate in her head, but that it slipped down to her chest. The guard offered to call paramedics to take care of it, but she turned down the help. Fooling around? Serious? The guard spent a few minutes talking to the lady and left. Someone needed someone to talk to, is all, and the guard was there for them.

Another true story: A resident was returned home from the hospital to her apartment by a private ambulance. About an hour later, the hospital called the patient and there was no answer. Being concerned, they called the gatehouse and the Rover (the lieutenant, not a dog called Rover) responded. He looked in the window and saw her lying on the floor. The Rover contacted the building president and the two of them entered the apartment and 911 was called. The resident went back and all ended well. This to the hospital time, chalk one up for the good guys.

The officers in the guardhouse received a call from the frantic son of a resident. He couldn't get through on the phone to his father and was very concerned. "It's not like Dad not to tell us when he's away. Please check on him," he said.

Once again, our faithful Rover responds. Knock, knock!!! No answer. Get the president; get the key, Dad's hearing aid was on the dresser and the phone was off the hook. After a call to the son, everyone calmed down, and the good guys won again.

Just a reminder, folks: The security guard will not break into an apartment, nor enter an apartment alone. Give a key to the association president and then hope that he or an officer is available.

Folks, our security guards are not just greeters at the gatehouse, they are there for us in an emergency. They are the good guys.

Please be aware of the following, for you and for your guests:

When you (or a guest) is told to turn around in back of the guardhouse and then park in the three-car parking area, do not leave your car in the turnaround. It will only clog up traffic if anyone else has to follow you.

On the visitors' (non bar code) lane, always wait for the arm to come down for the car in front of you and then go up again for you. **Do not piggyback** the car in front of you. This will keep the gate arm from coming down on your car.

When walking to the gatehouse, use the sidewalk. Walking in the road can be dangerous.

Folks, have a great summer. The guards are here for you all year round, and we at UCO security are here to help you too.

NOTICE

The phone number for the guardhouse to get a human on the phone is **689-0432**

**Lifts
Committee**

Phyllis Richland



Please note that I will be at the UCO office on Tuesdays from 9:00 to 1:00 to help any association regarding the installation of a lift. The number there is 683-9189. You can call for an appointment or just drop in to see me. I look forward to speaking with your association about lifts.

In last month's column, I listed the associations that have already installed lifts. I asked to be excused if I left your building out. Sure enough, I left out several buildings, so I apologize to Northampton P. Somerset B. Golf's Edge 7, 8, 9 and 11.

The hurricane season is fast approaching. Although there are no hard and fast rules to follow to secure your lift, the most important thing to remember is not to use it in a storm. The lift will withstand winds up to 110 miles per hour. Fortunately, we here in the Village are on the good side of the hurricane corridor, and even though we get lots of rain and wind, we do not sustain the forces that others do. But let's not be too complacent, caution is our best protection.

Once again, thanks for your interest in lifts, which translates into interest in the upgrading and modernization of our Village.

There seems to be a bit of confusion about insurance for the lifts and also confusion as to what constitutes a common element. I hope this will help clear things up a bit.

After last Friday's delegate assembly meeting, I phoned Rod Tennyson, the attorney for Century Village, and I spoke to him at length about the above questions. He answered me as follows:

1. If an association has voted upon and passed the new UCO model documents, then a 2/3 vote is needed to "make an alteration to the common element." Installing a lift is considered an alteration to the common element. If an association has *not* voted upon and passed the new UCO documents, then a 75% vote is needed to alter the common element. Mr. Tennyson told me that there are associations in the Village that have not passed the new documents.

2. A 51% vote is needed to change an amendment to the declaration and strictly to change an amendment.

3. As to the insurance. The building insurance covers the lift, but it is wise to take additional liability insurance just to cover the possibility of someone getting hurt due to the lift.

Helpful Hints

From Village Mutual
By Larry Kall, President

Who's Watching the Store (I Mean Your Condo) While You Are Away?

You would be amazed at the things that happen to condo units while people are away. Water leaks are number one and non-functioning air conditioners are number two. Actually, this combination has resulted in units being covered in mold. In one of the mold cases, it was found that the person who supposedly was "watching the unit" had died the year before. We are constantly amazed at the number of people who leave the water service on when they go away for several months so that they will not have to pay the fee to have the water shut off by the county. We also hear people say that the president of the building is supposed to check on all units to be sure everything is OK.

Nothing is further from the truth. Only **you** are responsible for arranging to have someone check on your unit. Only **you** can have the water shut off. Only **you** can make arrangements to have someone be at your condo should service of the air conditioner be necessary. Only **you** can arrange to get condo owner's insurance coverage.

Should you do none of the above, only **you** will be spending **your** own money putting your condo back together.

Transportation

Michael Spilken



Since this is the last article until next season, I will take the opportunity now to wish you all a safe and happy summer. I would like to announce the appointment of Mr. Art Hoffman as co-chair of this committee. I welcome him with open arms.

I must bring a certain matter to your attention. The residents of Century Village of West Palm Beach have the means of voicing their complaints about anything that they feel is not being done to their satisfaction. You have the ability to write your complaints to the chair people of the committees you want to bring your

thoughts to.

A good example would be the many notes and phone calls I receive concerning the bus drivers. I hear that they speed, go thru stop signs and do not use their signal lights. I relay these comments to the owner of Community Transit and they give the drivers warnings that the good people of CV are aware of their shortcomings. Now to whom do the drivers take their complaints about the good citizens of CV when you do the same things?

Think about that.

Until next time, good riding.

Lighting

Larry Kall



It Is Not Completed Yet But It Could Be Soon

Slowly, new lights are going up along the perimeter roads and perhaps, within another month, all the new lights will be up and lighted. Time will tell. One of the problems FPL discovered is that they did not have enough power available to handle all the new lighting. That is why you saw FPL installing some very large conduit in the area of the UCO office, and the Stratford and Bedford areas. When FPL finishes the perimeter roads, they will have to repair the lights from the four corners near Wellington to Okeechobee Boulevard.

After this is completed,

FPL will start installing 39 new poles at various places within the Village. Many of these new lights will be at existing bus stops. This is not expected to be completed until the end of the summer, judging by how long the lighting project has taken so far.

By the end of May, a total of 19 baffles, or covers, will be installed on the tree lighting between the four corners near the Clubhouse and the East Gate guardhouse. This should reduce the glare from these lights substantially. We will also look into installing the same type baffles on the 17 tree lights between the West Gate guardhouse and the stop sign at East Drive.

The insurance industry is constantly changing. Changes that can be confusing and effect your coverage in many ways.

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Programs & Services

Marilyn Nissensohn



Several things have happened this month of which you may not be aware. One of them was the experiment that WPRF tried with tickets for the month of May. Everyone attended a one-time session for ticket sales. The reason for this was to try to accommodate those residents who live in different areas but who want to have seats next to each other. Most all those involved agreed that this was not successful and will be discontinued.

June *Happenings* has incorrect information regarding ticket sale dates. The correct ones are as follows: Handicapped, Tuesday, May 21st, Groups 1 and 2, Thursday, May 23rd; and Groups 3 and 4, Friday, May 24th. Hours are correct.

The following has been reported to Peggy Jackson's office: The sauna in the ladies' room in the Fitness Center is not working and there seems to be a problem with the resistance pool. They are being looked into and will be repaired.

I have resigned from this committee, therefore the next programs and services column will be written by the new committee chair. When I can, I will continue to write.

On a personal note:

Recently *The Palm Beach Post* ran a contest asking readers to write a letter stating why they think their mother is the best. Well, I don't think. I know! She is

the best cook, the best baker, and not too long ago the best knitter. She is the matriarch of our family. She is the one who will always listen to problems and propose a possible solution. If the advice is not taken, it's okay.

By just looking at me, she knows if I'm happy, sad or ill. My mother is a very private person (she'll probably spank me for this article) who never speaks poorly of another, who has a quiet sense of humor and a deep love for both her immediate and extended family. She never wastes anything. Having lived through the depression, she learned to use every scrap of food and to make it taste like a four-star meal. I don't ever recall my mother using profanity.

From her I learned my manners, my caring for others, my sense of self. She also taught me to strive for the things I wanted, to respect others, and instilled in me a desire to make this world just a little bit better for being here. This was not done so much with words as with her own actions. After more than 70 years of marriage, she is still deeply in love with my father and appreciates all the things he does for her (well, at least most of them).

If I have done half as well with my children as she did with hers, I will have accomplished much. Happy belated Mothers' Day. Much love.

Insurance

Continued from page 1
Utility Department shuts the valve per the owner's request, only. We have been negotiating with them to allow the associations to make the call when the unit

owner is away and the valve is left open. The Department agreed that if the unit owner would sign a consent note, then if the association would call, they would shut the valves.

We urge you to have the unit owners sign two copies. Send one to the Department and keep the other for your records. Get your copies at the UCO office and save money and aggravation.

DATE _____
NAME: _____

APARTMENT # _____
ACCOUNT NUMBER: _____

TO:
PALM BEACH COUNTY, WATER UTILITY DEPARTMENT
9045 JOG RD. BOYNTON BEACH, FL 33437

DEAR SIR / MADAM,

I/WE HEREBY GIVE PERMISSION AND AUTHORITY TO _____ CONDO ASSOCIATION IN CENTURY VILLAGE, WEST PALM BEACH, FL 33417, TO ACT ON MY/OUR BEHALF WITH 'PALM BEACH COUNTY, WATER UTILITY DEPARTMENT' TO SHUT OR OPEN THE WATER METER VALVE/FAUCET.

I/WE ARE AWARE THAT I/WE WILL BE BILLED ACCORDINGLY.

THANK YOU.

SIGNATURE: _____

DATE: _____
NAME: _____

APARTMENT #: _____
ACCOUNT NUMBER: _____

TO
PALM BEACH COUNTY, WATER UTILITY DEPARTMENT
9045 JOG RD. BOYNTON BEACH, FL 33437

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I/WE ARE AWARE THAT I/WE WILL BE BILLED ACCORDINGLY.

THANK YOU.

SIGNATURE: _____

MEETING DATES — 2002-2003

OFFICERS	EXEC. BOARD	DELEGATES
May 30	June 3	June 7
June 27	July 1	July 5
July 25	July 29	Aug. 2
Aug. 22	Aug. 26	Aug. 30
Sept. 26	Sept. 30	Oct. 4
Oct. 24	Oct. 28	Nov. 1
Nov. 27 (Wed.)	Dec. 2	Dec. 6
Dec. 26	Dec. 30 (Mon)	Jan. 3 (2003)
Jan. 30	Feb. 3	Feb. 7
Feb. 27	Mar. 3	Mar. 7

*Officers' Committee Meetings start at 10:00 am.
Executive Board Meetings start at 1:00 pm.
Delegate Assembly Meetings start at 9:30 am.*

Continued from page 1

ABSENTEE BALLOT REQUEST FOR PALM BEACH COUNTY, FL

(PLEASE PRINT) LAST NAME FIRST NAME MIDDLE NAME/INITIAL DATE

VOTER REGISTRATION # DATE OF BIRTH MILITARY CIVILIAN OVERSEAS

RESIDENCE ADDRESS OF VOTER - STREET ADDRESS APARTMENT # CITY STATE ZIP CODE

MAILING ADDRESS OF VOTER - STREET ADDRESS APARTMENT # CITY STATE ZIP CODE

ELECTION:
 PRIMARY ELECTION (09/10/2002) GENERAL ELECTION (11/05/2002) ALL AS PERMITTED

SIGNATURE OF VOTER _____ AREA CODE/TELEPHONE NUMBER _____

NOTE: ABSENTEE BALLOT MUST BE MAILED TO VOTER'S ADDRESS OF RECORD OR AN ADDRESS OUTSIDE OF PALM BEACH COUNTY. ABSENTEE BALLOTS ARE MAILED 2 TO 3 WEEKS PRIOR TO EACH ELECTION.

02/2002

*From the Desk of
Commissioner
Carol Roberts*



**Palm Beach County
Welcomes State's
Best Athletes**

Next month, Palm Beach County will play host to thousands of Florida's finest athletes in the 2002 Sunshine State Games. From June 12-16, some 8,000 competitors from all age groups will square off in 29 sports at 31 different venues throughout the County. Many are Olympic-caliber athletes who hope to use this as a springboard to the US Olympic Team; others are working professionals who have a passion for sports and simply love to compete. One of the best things about hosting the Games is that it gives a number of local young athletes, who wouldn't be able to afford a four-day trip to somewhere else, a chance to see how they measure up. It also brings in an estimated \$3 million in tourism revenue.

This exciting Olympic-style event is now in its 23rd year. It's been ten years since the County hosted it, and we have so many new facilities in place since then. The quality of play should be at a very high level and a treat for spectators. The South Florida Fairgrounds will serve as the headquarters with the MARS Music Amphitheatre the site of the

opening festivities and the Parade of Athletes. My colleague and fellow Commissioner Tony Masilotti is the honorary chairman.

Organizing an event of this magnitude takes a lot of hard work and coordination between the Palm Beach County Sports Commission, the Florida Sports Foundation, the Fairgrounds, and the Tourist Development Council. And it won't be a success without the help of hundreds of volunteers. If you have a day you can spare, or even a few hours, we sure could use your help at one or more of the event sites.

Volunteers are needed for hospitality, transportation and parking, equipment setup, stuffing and distributing goody bags, registering athletes, score keeping, and timing runners and swimmers. You can pick a sport you especially like and be right in the middle of the action. Volunteers are scheduled in four-hour shifts.

For more information, please call Maryann Guarascio at the Sports Commission, 233-1015, extension 575. Let's all help make this year's Sunshine State Games the best ever and a showcase for all the wonderful amenities we enjoy here in Palm Beach County.

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

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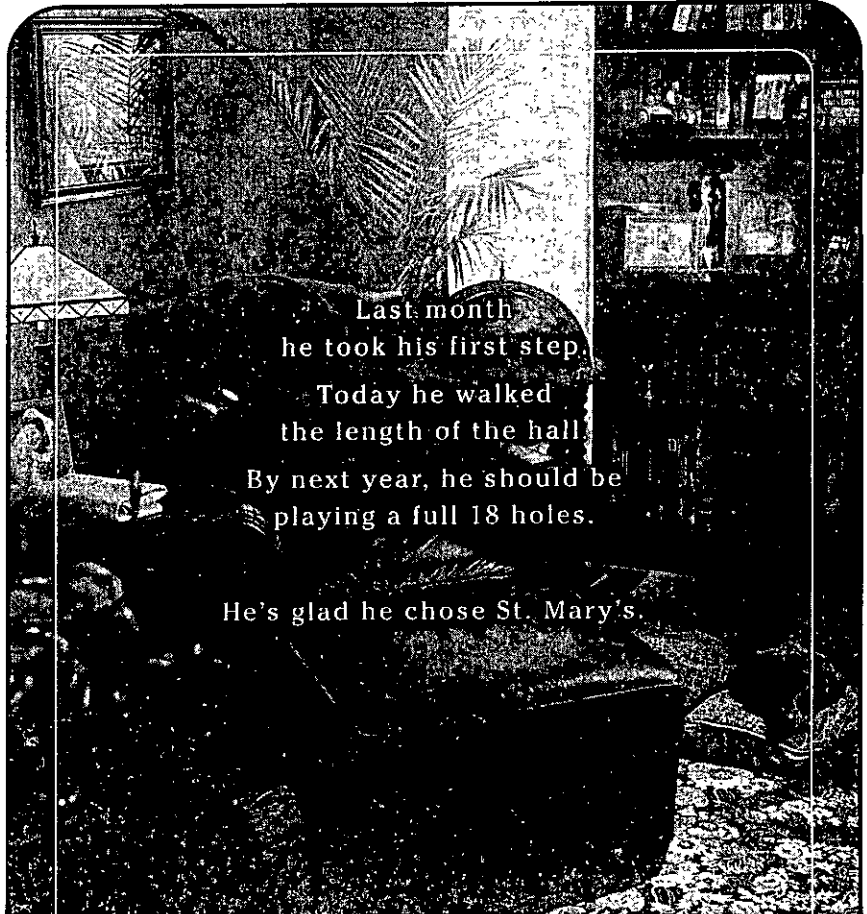
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B.A., Emory University • M.D., Columbia University • M.P.H., Harvard University
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the length of the hall

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UCO Reporter

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The Drug Menace

Have you ever thought of the total cost to the US and state governments, trying to intercept and prosecute drug dealers? Well, you are in for a **giant surprise**. How about two billion (with a capital "B"), per year, for the federal government?

Much of our efforts are bypassed by the pushers. So, even with an expensive distribution system, they are still ahead financially because of the fantastic markup of the actual cost of the drugs, by 50 or more times.

So what can we do? We need another approach that might save lots of money, yet supply all users, effectively shutting down the need for illegal drugs!

Set up a program to have all authorized hospitals and clinics provide all users with single doses for free, or a nominal charge of a dollar or two. This would eliminate the need to rob or steal in order to satisfy their terrible need for the drugs

Sheldon Blaustein

Brava, Ladies

I read, with great interest, the April article in the *Palm Beach Post* about Ruth Berman and Connie Kurtz, our neighbors here in CV

As a member of the *UCO Reporter* staff, about five years ago, I took their first classified ad for PFLAG (Parents & Friends of Lesbians And Gays). Then I had the pleasure of meeting Connie I was elated to hear that both have since made more strides to further their cause. Here's hoping that they find that senator to support them

Again, brava!

Ruth Driess

I Deplore

An Internet message recently pointed out that Arafat has a point when he complains that only the PLO is expected to renounce terrorists. To set the record straight, I hereby deplore the following acts in the name of all pro-Israeli activists:

1. All suicide bombers who have ever acted against the Arab population
2. All civilian Arab buses which have ever been blown up by Jews.
3. Arab pizza parlors, malls, discotheques and restaurants destroyed by Jewish terrorists

The Mail Bag



\$8,000,000 could be spent to find out nothing about Clinton and not \$1 allotted to investigate Enron and our own administration, where the corruption began

I have sent a copy to a Republican relative, whom I frequently have "discussions" with.

Probably it won't change his mind; but perhaps it will make him at least think.

Again, Mr. Amter, thank you, you should be writing for the *New York Times*.

Leone Brickhouse

Today

I woke up early today, excited over all I get to do before the clock strikes midnight I have responsibilities to fulfill today *I am important!*

My job is to choose what kind of day I am going to have

Today I can complain because the weather is rainy or I can be thankful that the grass is getting watered for free.

Today I can feel sad that I don't have more money or I can be glad that my finances encourage me to plan my purchases wisely and guide me away from waste

Today I can grumble about my health or I can rejoice that I am alive

Today I can lament over all that my parents didn't give me when I was growing up or I can feel grateful that they allowed me to be born

Today I can cry because roses have thorns or I can celebrate that thorns have roses

Today I can mourn my lack of friends or I can excitedly embark upon a quest to discover new relationships

Today I can whine because I have to go to work or I can shout for joy because I have a job to do

Today I can murmur dejectedly because I have to do housework or I can feel honored because the Universe has provided shelter for my mind, body and soul.

Today stretches ahead of me, waiting to be shaped. And here I am, the sculptor who gets to do the shaping.

What today will be like is up to me I get to choose what kind of day I will have!

What kind of day will you have?

From the Internet

4 All airplanes hijacked by Jews since 1903.

5. All Ramadam feasts disrupted by Jewish bombers.

6. All Arabs lynched in Israeli cities; all Arab Olympic athletes murdered or Arab embassies bombed by Jewish terrorists.

7 All mosques, cemeteries, and religious schools desecrated by Jews in North Africa, France, Belgium, Germany, England or any other country.

8. The destruction of American military, governmental and civilian institutions in Kenya, Pakistan, Saudi Arabia and Yemen, as well as the murder of US Marines and diplomatic personnel

9. All Jewish schoolbooks which claim that Arabs poison wells, use gentile blood to make pita bread, control world finance, murdered Jesus or that Arab elders meet secretly to plot a world takeover

10. And I am particularly ashamed at the way my fellow Jews attacked the World Trade Center, Pentagon and civilian aircraft on September 11th and danced in the streets to celebrate this achievement

I have to reluctantly admit that I did not create this list It was the brainchild of Dr. Stephan Berger of the Tel Aviv Medical Center, who deserves the credit for producing it

Seymour I. Kawaller

Thanks, Don Amter

Thank you, Mr. Amter, for your remarkably clear article on the Enron mess. Rarely have I read a more comprehensive or well-written explanation than the "As I See It" that appeared in the *UCO Reporter's* May '02 edition

It cut to the chase and made it possible for everyone to grasp the facts and see how the tentacles of Enron reached out to corrupt not only people, but nations

I find it ironic that

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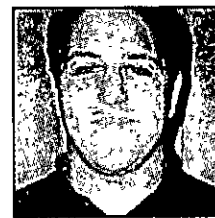
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An Amazing Letter by Joe McCain, Sen. McCain's Brother

Submitted by Kurt Weiss
"Never Again"

There is a lot of worry popping up in the media just now — "Can Israel Survive?"

Don't worry about it.

It relates to something that Palestinians, the Arabs, and perhaps most Americans don't realize — the Jews are never going quietly again. Never

And if the world doesn't come to understand that, millions of Arabs are going to die. It's as simple as that.

Throughout the history of the world, the most abused, kicked-around race of people have been the Jews. Not just the Holocaust of World War II, but for thousands of years. They have truly been "The Chosen People" in a terrible and tragic sense.

The Bible story of Egypt's enslavement of the Jews is not just a story, it is history, if festooned with theological legend and heroic epics.

In 70 A.D., the Romans, which had for a long time tolerated the Jew — even admired them as "superior" to other vassals — tired of their truculent demands for independence and decided on an early "solution" to the Jewish problem. Jerusalem was sacked and reduced to near rubble, Jewish resistance was pursued and crushed by the implacable Roman War Machine — see

"Masada." And thus began the Diaspora, the dispersal of Jews throughout the rest of the world.

Their homeland destroyed, their culture crushed, they looked desperately for the few niches in a hostile world where they could be safe. That safety was fragile, and often subject to the whims of moody hosts. The words "pogrom," "ghetto," and "anti-Semitism" come from this treatment of the first mono-theistic people.

Throughout Europe, changing times meant sometimes tolerance, sometimes even warmth for the Jews, but eventually it meant hostility, then malevolence.

There is not a country in Europe or Western Asia that, at one time or another, has not decided to lash out against the children of Moses, sometimes by whim, sometimes by manipulation.

Winston Churchill called Edward I one of England's very greatest kings. It was under his rule in the late 1200s that Wales and Cornwall were hammered into the British crown, and Scotland and Ireland were invaded and occupied. He was also the first European monarch to set up a really effective administrative bureaucracy, surveyed and censused his kingdom, established laws and political divisions. But he also embraced the Jews. Actually, Edward didn't embrace Jews so much as

he embraced their money.

For the English Jews had acquired wealth — understandable, because this people that could not own land or office, could not join most of the trades and professions, soon found out that money was a very good thing to accumulate. Much harder to take away than land or a store, was a hidden sock of gold and silver coins.

Ever resourceful, Edward found a way — he borrowed money from the Jews to finance imperial ambitions in Europe, especially France. The loans were almost certainly not made gladly, but how do you refuse your king? Especially when he is "Edward the Hammer."

Then, rather than pay back the debt, Edward simply expelled the Jews. Edward was especially inventive — he did this twice. After a time, he invited the Jews back to their English homeland, borrowed more money, then expelled them again.

Most people do not know that Spain was one of the early entrants into the Renaissance. People from all over the world came to Spain in the late medieval period. All were welcome — Arabs, Jews, other Europeans. The University of Salamanca was one of the great centers of learning in the world — scholars of all

nations, all fields came to Salamanca to share their knowledge and their ideas.

But in 1492, Ferdinand and Isabella, having driven the last of the Moors from the Spanish Shield, were persuaded by the righteous fundamentalists of the time to announce "The Act of Purification." A series of steps were taken in which all Jews and Arabs and other non-Christians were expelled from the country, or would face the tools and the torches of the Inquisition. From this "cleansing" come the Sephardic Jews, as opposed to the Ashkenazis of Eastern Europe.

In Eastern Europe, the sporadic violence and brutality against Jews are common knowledge. Fiddler without the music and the folksy humor. At times of

fury, no accommodation by the Jew was good enough, no profile low enough, no village poor enough or distant enough.

From these come the near-steady flow of Jews to the United States. And despite the disdain of the Jews by most "American" Americans, they came to grab the American Dream with both hands, and contributed everything from new ideas of enterprise in retail and entertainment to becoming some of our finest physicians and lawyers. The modern United States, in spite of itself, is the United States, in part, because of its Jewish blood.

Then the Nazi Holocaust — the corralling, sorting, orderly eradication of millions of the people of Moses. Not something that other

Continued on page 12

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In compliance with the revised Double-Double rules of contribution to IRAs, the maximum contribution for 2002 is \$4,000. Each contribution received to IHF. No percentage of contribution is paid to any professional advisor.



The Villcentian
Max Hammerman

Odds & Ends

At the end of each day, art-glass factories which specialize in objects of colored glass gather all pieces of broken glass, melt them together, and cast or blow an item which may be of odd design and contain a random mixture of all colors. These become known and are sold as "end-of-day-glass."

This column, consisting of a similar collection of broken items, is to be known as "end-of-season-column." So here goes.

You can break things into smithereens, but cannot pick up one smithereen.

Things arrive in dribs and drabs, but a drib or drab never comes alone

People get sick and come down with measles, mumps or rabies, but no one has a measle, a mump, or a rabie.

Some engage in politics, but is a politic a good or bad thing?

We wear clothes, but never a clothe.

You can cut many things with scissors, but what can you cut with a scissor?

Mathematics are taught in schools, but where is a mathematic taught?

Politicians go out to campaign from hustings, but never from a husting.

One can be a person of means — what is a mean?

Have you ever seen a...

- .house fly? ...horse fly?
- . hat box? .. barn swallow?
- .nail polish? ..chimney sweep?
- . cat fish? .. horse laugh?
- . star fish? ...hammer blow?

Capitalize these words and you get a new meaning:

- askew job
- japan china
- catholic begin
- herb degas
- levy lima
- polish

The only 12-letter-word that can be typed with the left hand:

stewardesses

Sniglets:

- striking slang — spectacular vernacular
- sick poultry — stricken chicken
- angry youngster — wild child
- cellar window — basement casement
- happy dog — jolly collie
- one song — single jingle
- strange look — queer leer
- ignoble Eros — stupid Cupid

Heteronyms — change the pronunciation and you change the meaning:

- lower close row
- bow conduct shower
- defect content does
- do resent resort
- project subject record

One sentence of 26 letters which contains all of the letters of the alphabet:

Mr. Jock, TV quiz Ph. D , bags few lynx.

And finally, the toughest tongue twister:

The sixth sick sheikh's sixth sheep's sick.
(Practice this one over the summer.)



VA Thrift Shop

The United Veterans Thrift Shop, located at 1010 West Jasmine Drive in Lake Park, needs all items. clothing, jewelry, furniture, appliances, etc They also need sewing machines so that indigent veterans can be taught to use them, enabling them to start their own tailoring business

All donations of furniture will be picked up by the Thrift Shop. Call them at 881-3006. All other donations can be brought to the Thrift Shop.

On behalf of the VA Hospital: Thanks to all who have already so generously made donations

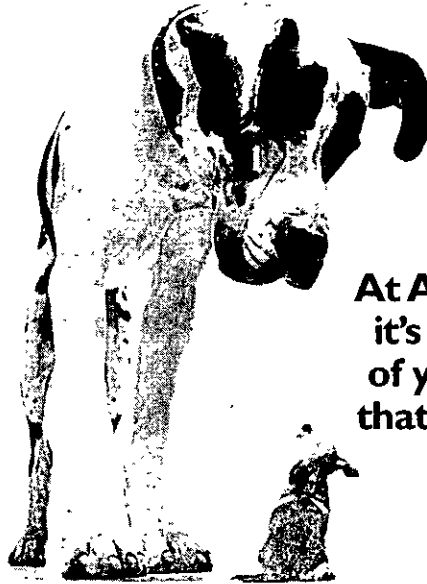
The Case of the Disappearing Dad

A small boy was lost, so he went up to a policeman and said, "I've lost my dad!"

The cop said, "What's he like?"

The little boy replied, "Beer and women!"

From the Internet



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A black and white line drawing illustration of three people, two men and one woman, smiling and looking towards the right. They appear to be in a professional setting, possibly a therapy session or a meeting.

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An Amazing Letter

Continued from page 8

realms in other times didn't try to do, by the way; the Germans were just more organized and had better murder technology.

I stood in the center of Dachau for an entire day, about 15 years ago, trying to comprehend how this could have happened. I had gone there on a side trip from Munich, vaguely curious about this Dachau. I soon became engulfed in the enormity of what had occurred there nestled in this middle and working class neighborhood.

How could human beings do this to other human beings, hear their cries, their pleas, their terror, their pain, and continue without apparently even wincing? I no longer wonder. At some times, some places, any sect of the human race is capable of horrors against their fellow man, whether a member of the Waffen SS, a Serbian sniper, a Turkish policeman in 1920s Armenia, a Mississippi Klansman

Because even in the United States not all was a rose garden. For a long time, Jews had quotas in our universities and graduate schools. Only so many Jews could be in a medical or law school at one time Jews were disparaged widely. I remember as a kid Jewish jokes told without a wince — "Why do Jews have such big noses?"

Now the Jews have a homeland again. A place that is theirs. And that's the point. It doesn't matter how many times the United States and European powers try to rein in Israel, if it comes down to survival of its nation, its people, they will fight like no lioness has ever fought to save her cubs. They will fight with a ferocity, a determination, and a skill, that will astound us. And many will die, mostly their attackers, I believe. If there were a macabre historical betting parlor, my money would be on the Israelis to be standing at the end. As we killed the *kamikazes* and the *Wehrmacht soldaten* of World War II, so will the Israelis kill their suicidal attackers, until there are not enough to torment them. The irony goes unnoticed — while we are hammering away to punish those who brought the horrors of last September here, we restrain the Israelis

from the same retaliation. Not the same thing, of course — We are We; they are they.

While we mourn and seethe at September 11th, we don't notice that Israel has a September 11th sometimes every day. We may not notice, but it doesn't make any difference. And it doesn't make any difference whether you are pro-Israeli

or you think Israel is the bully of the Middle East. If it comes to where a new holocaust looms — with or without the concurrence of the United States and Europe — Israel will lash out without pause or restraint at those who would try to annihilate their country.

The Jews will not go quietly again

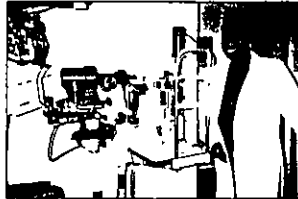
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Course 101 — Association Authority and Responsibility — 7th Installment

General The condominium association is responsible for the operation of the affairs of the condominium and, as such, the association may operate more than one condominium (718.11 (1)(a) and 718.405, F.S.) The association's authority arises out of its defined purpose as the condominium's management entity and no unit owner has the authority to act for the association due to his or her status as a unit owner (718.111 (1)(c), F.S.) The powers granted to corporations in Florida by statute, except as otherwise limited by the Condominium Act or the condominium association's own charter (718.111 (2), F.S.).

The general grant of powers to corporations in Florida is extremely broad. It includes the power to sue or be sued; the power to purchase or otherwise acquire real and personal property; to sell, mortgage, pledge or otherwise dispose of all or any part of its property and assets, to make contracts, incur liabilities, borrow money, and invest its funds, to elect officers and define their duties, and to exercise all powers necessary and convenient to effect the corporation's purpose (607.0302 and 617.0302, F.S.). The condominium association possesses all of these inherent corporate powers although their use and exercise is restricted to the purposes for which the corporation is organized and the limits imposed by the Condominium Act (718.111 (2), F.S.)

Management and Maintenance The primary responsibility of the association is to manage and maintain the condominium. This includes the responsibility to keep the property in a state of good condition, and to repair and replace portions of the property when necessity and circumstances dictate. The responsibility includes care of the common elements and portions of the individual units

Although care of limited common elements and portions of the units may be part of the association's responsibility, the cost for carrying out this part of the responsibility is generally not considered a common expense and the costs are borne by the benefiting unit owner or owners (718.111 (3) and (4) and 718.113 (1), F.S.). Examples include care of individual parking spaces, balconies, patios and other similar property components used exclusively by a single owner, but in which all owners have a common interest, such as the preservation of a uniform quality of appearance.

To carry out its management and maintenance responsibilities, the association has the authority to hire as manager and to contract for all or a portion of the required needs of the condominium community. When an association serves more than fifty (50) units or has an annual budget exceeding \$100,000, individuals or companies providing management services for the association must comply with the licensing provisions of Florida law (468.431 through 468.437, F.S.).

All contracts for maintenance and management services entered into by the association must specify the obligations of the party contracting to provide maintenance or management services, as well as the costs to be incurred for each of the services. The frequency of each service and the number of personnel to be employed for the purpose of providing the services to the association must also be specifically stated (718.3025 (1), F.S.). Any services or obligations not specifically enumerated in the contract are unenforceable (718.3025 (3), F.S.).

Contracting for Products and Services The authority of associations to contract for

products and services is restricted in certain circumstances by the provisions of the Condominium Act. Contracts for the purchase or lease of materials or equipment that cannot be fully performed within one (1) year must be in writing. All contracts for services, except for legal and accounting services, must also be in writing. When the aggregate amount of the contract requires payment by the association of more than 5% of the total annual budget of the association, including reserves, the association must obtain competitive bids for the materials, equipment, or service (718.3026 (1), F.S.).

The association is not required to accept the lowest bid if prudent judgment dictates otherwise, and in emergency circumstances, competitive bidding may also be

dispensed with. The requirement for competitor bidding does not apply when the business entity with which the association desires to contract is the only source of supply within the county serving the association (718.3026 (2), F.S.). Contracts which make services available for the convenience of individual unit owners, such as coin-operated laundry facilities, food and soft drink vendors, telephone services, retail store operators, cable television operators or similar vendors are not subject to the requirements for competitive bidding and they are not restricted in their content or format (718.3025 (4), F.S.).

Contracts for the services of an attorney, an engineer, an architect and a landscape architect, and contracts with employees of the associa-

tion, including managers' licenses, pursuant to Section 468.431, Florida Statutes, are exempt from the bidding requirements (61B-23 0022, F.A.C.). Contracts with a licensed manager, when competitively bid, may be for a period of up to three (3) years. The renewal of any contract that was originally bid competitively is not subject to new bidding requirements if it may be canceled by the board of administration on thirty (30) days notice (718.3026 (2)(a) 1, F.S.).

Condominium associations governing less than one hundred (100) units may be granted an exemption from the requirements of competitive bidding and other provisions of Section 718.3026, Florida Statutes, if the members of the association ap-

Continued on page 26

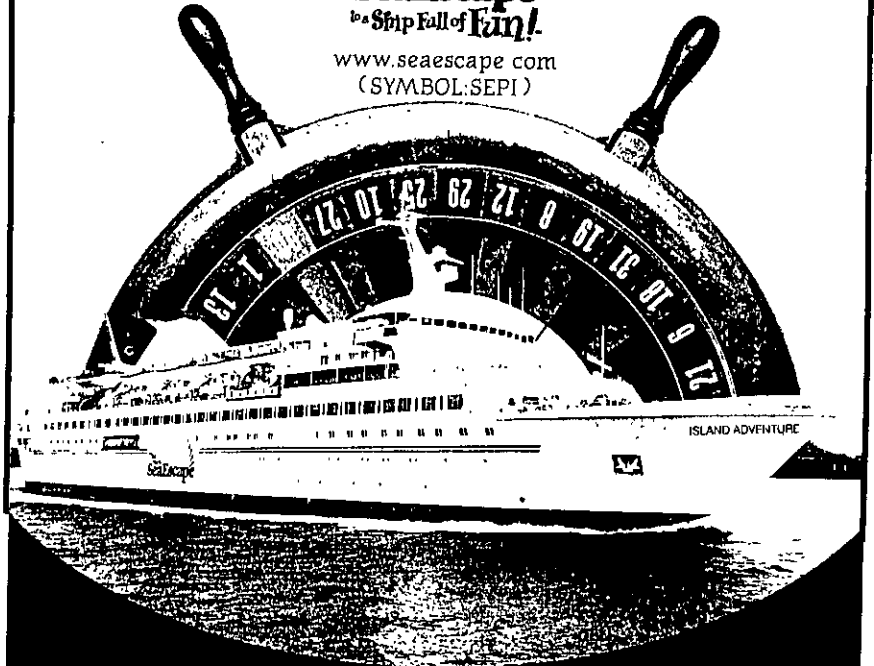
By Bob Fogelman

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Musically Speaking

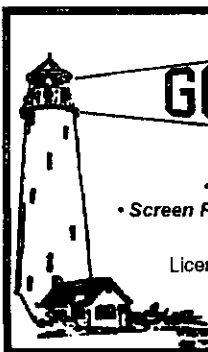
Drumsticks and castanets are always in sets
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Cymbals and drums slash and they crash.
But the cello is always mellow.

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Piano and chimes are pianissimo
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Tambourine and bongo are so-so
Harmonica and guitar sound good also
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Glockenspiel and bass don't make a pair
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Maracas, they rattle, bugles for battle.
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WHY SETTLE FOR ANYTHING BUT THE BEST

As I See It

Don Amter



Pharmacia

If you are over 65 and taking some medication for your health, you are among the 85% of seniors who are doing so.

Many of the pills are extremely overpriced. It's become a scandal. I know someone who takes a pill that costs \$16 for one pill.

A woman told me she gets her medication from Canada. Even with the cost of mailing, it's a lot cheaper than getting it here. Some on low-income don't take their medication prescriptions because they just cannot afford it.

Medications are being used for a wider range of problems than ever before. The cost to seniors is serious business. It is also big business. Pharmaceuticals are among the biggest money-making companies here or anywhere. Here is a list of some of the largest, and you will recognize most of the names: Eli-Lilly, Bayer, Pfizer, Merck, Pharmacia, Johnson & Johnson, Bristol-Myers, Glaxo, Novartis.

I could go on, but you get the idea. The problem is not only that the number of people taking such medications is growing, but that the price is going up too — at an alarming rate.

While other companies' earnings plummeted due to the recession, the top ten pharmaceuticals increased their earnings. Pfizer, the world's largest drug manufacturer — its profits went up 57%! Pharmacia's went up 68%!

Once a drug patent expires (seven years), the price should drop. But the companies spend millions trying to keep their patent going, usually by trying to find something that will add to the patent. Thus they can continue their overpricing. A pill can be protected by as many as 30 patents, says one researcher.

In some cases, they go to court to hold the patent — dragging out the case as long as possible. They have paid generic firms millions to keep a generic product off the market.

The pharmaceutical indus-

try has 625 registered and highly paid lobbyists in Washington spreading millions around, Enron-like, giving as much as \$9,000 to legislators — working both sides of the aisle. You see,

they are equal opportunity corruptors! The price of drugs is going up at triple the inflation rate. Private health costs last year went up 8%. This year, it's up at the rate of 15%.

Says David Broder of the *Washington Post*: "This is an issue that cannot wait for the war on terrorism to end. It needs attention from the President and Congress. And it needs it now."

Instead of the projected trillion dollar surplus Bush inherited, we are back in the

Continued on page 22

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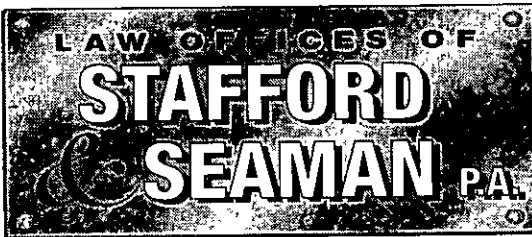
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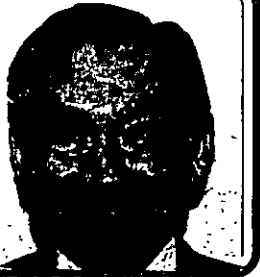
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We are starting our 15th season in the Village

Arts and Entertainment

Irv Rikon



Although "the season" closes, plenty of life opens within and outside the gates Theater

I'm happy to report that Caldwell Theatre Company (Boca Raton) is holding over *Songs of Paradise* until May 26. This "Newish Musical," derived from a Yiddish entertainment known as *purimshpiel*, is a fun show in which the Holy Bible's opening chapters are given understanding and loving tribute in skits presented by a dedicated band of contemporary troubadours. Director-star-"Translator and Adapter" Avi Hoffman, whose talents are obviously as varied as they are great, nevertheless seems a natural-born vaudevillian. His comic timing, facial and body expressions, his overall intelligence render him an original performer. With him is an excellent supporting cast — it's now commonplace for critics to lavish praise upon the deserving Elizabeth Di-

mon — everyone rates applause. Don't expect the razzle-dazzle of the Lloyd Webber-Tim Rice Biblical musicals. This is a low-key (but hardly low-class) non-stop chuckle-and-laugh divertissement. Go see! In a prior column, I said that Mr. Hoffman wrote the show *He didn't*. Itzik Manger originated the material. Avi's mother, Miriam Hoffman, and Rena Borow wrote the book and additional lyrics. Babara Flaten choreographed (telephone 561-241-7432).

Florida Stage (Manalapan) concludes its regular season with a comedy about two women "last seen looking for love in all the wrong places on a riotous mid-life adventure of revenge and renewal." So the publicist explain Carter W. Lewis' *Women Who Steal* Interpret that yourself through June 16. *The Spitfire Grill*, a musical by James Valcq and Fred Alley, based upon a 1996 movie, is described by

film critic Leonard Maltin in these words: "Ex-convict arrives in the small, gossip-driven town of Gilead, Maine, and goes to work in the title-named restaurant, hoping to rebuild her life" If you're familiar with the film — I'm not — the ending has been changed. The play runs June 28-September 1 (585-3433)

Palm Beach Dramaworks Studio Theatre (330 Clematis Street, West Palm Beach) stages *Wrong Turn at Lungfish*, a comedy by Gary Marshall and Lowell Ganz. So far, this tiny theatre is producing good work. Try it! Through May 26, weekend performances only (963-7997).

Menopause, the Musical is back, and the **Cuillo Centre for the Arts** (Clematis Street, West Palm Beach) has it. It's funny. It's been revised out-of-town in Manhattan. It's even funnier now than it was Closing date: July 28 (835-9226).

Others **Delray Beach Playhouse** (Delray Beach) proffers *Teasers*, songs and sketches drawn from America's rich legacy of vaudeville and variety entertainment, through June 3. Join *Musical Mondays* with preshow wine and hors d'oeuvres on selected Mondays (272-1281) *Business of Murder* is at

Continued on page 23

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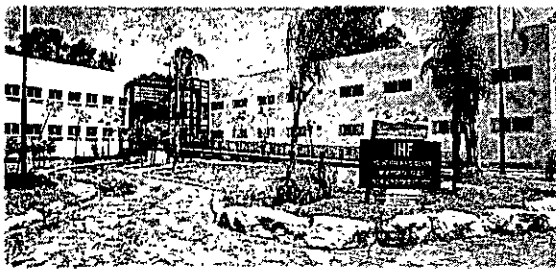


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Letter From a Soldier

This is from an Israeli soldier. I believe he's from Australia. If you would like to contact him, his address is kramers2@poppeye.cc.biu.ac.il
Hi all!

I'm writing this e-mail after having returned last night from the emergency army call-up that sweetly interrupted my life three weeks ago.

I'm writing this e-mail for simple reasons: to tell you the truth about what happened in Jenin over the last two-three weeks, and to share some of the stories and incidents that we had.

It's pretty sad seeing and hearing the lies CNN, BBC and all the others have been feeding the world when you have seen a completely different picture yourself. Feel free to pass this e-mail around and send me any feedback or questions

Let me just get one thing clear: there was no massacre in Jenin; I repeat, no massacre in Jenin!!! (I'll get back to this later.)

My reserve battalion was stationed on the northern and eastern border of Jenin with the purpose of ensuring the enclosure of the area during the time Defensive Shield Operation took place. We were divided amongst a number of roadblocks and defensive positions with the main purpose of preventing terrorists leaving Jenin to carry out attacks inside Israel, and also from escaping during the operation.

We were also responsible for monitoring the entrance of the press and humanitarian aid going into Jenin, and also Palestinians needing to leave Jenin for humanitarian reasons. I myself, together with 11 other soldiers, manned a small roadblock at the northern tip of Jenin, which was one of the main thoroughfares for traffic entering and exiting the area.

Jenin is not a big town. The refugee camp is a small part of Jenin and the pictures repeatedly shown on TV are of a small section (10%-15%) of the refugee camp that was destroyed.

The refugee camp is where the terrorists have mainly operated and harbored factories and storage facilities for weapons, explosive belts, etc

Many of the recent suicide bombers have strapped themselves up in this refugee camp. What is also very fascinating is that UNWRA

Relief Agency — part of the UN) has been responsible for the refugee camps over the last 50 years, and has allowed the terrorist infrastructure to flourish under its nose!!!

In the fighting that took place in the refugee camp, children were used as human shields by the terrorists. One of the brigade commanders told us this last Saturday night. The soldiers were shot at in the small alleys of the camp

They returned fire, only to hear the cries of young children, at which they immediately stopped shooting, and prayed that they had not killed any children. They hadn't!

The army's respect and consideration for the lives of innocent civilians is of a high standard. For this reason, 23 of our own boys were killed in the Jenin fighting. If we had no regard for the lives of innocent civilians, 23 sons, husbands and fathers would be at home with their families now. They were the price we paid for the high moral and ethical standards upheld during the fighting.

During the week of the incursion into Jenin, the area was a closed military zone. However, contrary to what was reported, humanitarian aid was allowed in and I myself personally checked many of the hundreds of trucks that were allowed in to deliver supplies to the Palestinians. This was carefully coordinated with the army to ensure that innocent civilians would receive the supplies, and to minimize the risks of those entering the area.

The press — This is when the rumors of a massacre began, despite the army press giving detailed briefing sessions to the media on the situation. So why was the area closed to the press, and what did we seemingly have to hide? Simply, the refugee camp had been booby-trapped by the terrorists and minefields awaited those that entered. Soldiers inside the refugee camp told me of not being able to move five meters at a time without having to diffuse another pipe bomb or mine. Many of the houses destroyed were done so by bombs planted by the very residents of the camp. Some of the dead bodies were also booby-trapped with grenades

Continued on page 27



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Recreational Activities



Bowling Robert Fogelman

Can you picture twenty teams, of four members each, bowling against each other every Thursday from September thru April? How about the additional ten bowlers who are waiting in the wings for an opportunity to step in when a team member is absent? This is the substance of your Century Village Bowling League.

The finalization of the standings of each team culminated in a match-off between the first and second teams in mid-April. It was a very exciting match as the score swayed back and forth, as each of the ten frames recorded the scores of the eight bowlers

I am proud to announce that Team #14, consisting of Angie Lachman, Fred Stacy, Manny Singer and Arnold Moskowitz, were the first place winners and Team #5, consisting of Eva Fried, Lily Stern, Henry Stern and Barney Jacilla, were the hard-fought second place team. The third place team, consisting of the brothers Frank and Paul Piazza, and the two sisters-in-law, Martha and Ann, who all joined our league in September, were a joy to watch. I only wish they would teach me to bowl the way they do.

Did you ever see a reporting of a tennis match where they do not report the score of the match? How could I never report the League ending score of the men and women, based upon the high average, the game high and the series high? So here is the final year-end tally, men and women respectively:

Highest Game

- 246 — Hoot Gibson
- 196 — Shirley Zelkowski

Highest Average

- 177 — Barney Jacilla
- 150 — Mary Caggiano

Highest Series

- 610 — Paul Piazza
- 513 — Flo Begner

On April 25th, the Century Village Bowling League presented approximately 24

awards to their proud members at a scintillating and most enjoyable luncheon, which was held at the Emerald Dunes Golf Club. The DJ and his assistant kept the dance floor continuously full with our line and ballroom dancers. The 80+ attendees all had the best raves for the food and service.

The first, second and third place trophies were provided by the Tropicana Bowling Alley. All other trophies were provided by the league, in addition to the long stem rose presented to each lady. The camaraderie that flowed throughout the season was very much in evidence as the afternoon

progressed with everyone having a grand time



Snorkeling Shirley Mindel

We are currently on our trip to the Turks and Cacos Islands. We're having a wonderful time and will tell you all about it in our next column because of the deadline for the *UCO Reporter*.

The Snorkel Club has been busy giving lessons in the Camden pool and snorkeling outside the Village. A group of us went to Peanut Island for a picnic and snorkeling in a designated area. The day was beautiful, the waters were calm, the boat ride to Peanut Island was delightful, and the snorkeling was fantastic. We saw so many different fish among the artificial reefs I can't even name them. We are so

lucky to live so close to such good snorkeling. I'm sure that it is not so great every day, but we hope we can go more often and see for ourselves. Everyone who went enjoyed the island and some even walked around on the island.

Our next big local event is the 4th of July picnic, which we share with the Sailing Club. We bring our own food, the clubs supply the drinks and charcoal. Please call Joan Ford at 687-0556 for further details.

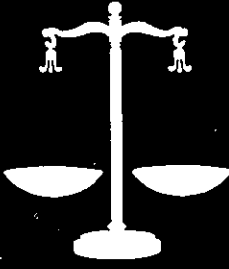
We will have snorkeling day trips all summer if the weather and water conditions are good. If you don't receive a phone call, please call Joan (her number is above) for details of what is going on.

Joan Ford is a delightful president, very interested in the club and activities for the club, and we are so lucky to have her. Joan is also very active at the VA Center and is a retired vet-

Continued on page 28

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As I See It

Continued from page 16

red. Some want to raid Social Security and even Medicare to solve budget problems at our expense

Some HMOs are pulling out of Medicare because, they say, they cannot keep up with the costs

AARP has a campaign going for a Medicare drug benefit. They are calling on President Bush to fulfill his promise on this. A year ago, he declared he would "make prescriptions more affordable for older Americans." Instead, we are seeing the reverse. He squandered the budget surplus on tax giveaways to the wealthiest 1% of the population. And now we are involved in a war for which he has given the Pentagon \$45 billion over and above its budgeted share. So, there are no funds for our needs.

One thing that can bring down the cost of drugs is the wider use of generics instead of the high-recognition brand names. AARP estimates that when generics enter the market, the price falls to 50% of the original price in just a few months and then to only 30% in three years.

A few states, among them Florida, have a preferred drug list that advises doctors on lower-cost medications. But the big pharmaceutical

manufacturers have gone to court to try to stop that. Other states are buying generics in bulk, pooling their needs and supplies so they can keep the prices down.


Medicine is not a luxury. For most, it is a dire necessity. One senior, whose drug bill came to \$9,000, said angrily "We cannot continue to live without the medications we need. It's not a matter of choice!" The protest is growing.

The administration is worried. Said Tom Scully, Medicare czar, "It's inevitable that something is going to happen." So it is obvious that the administration is concerned. They should be. In my opinion, the political establishment needs a good kick in the butt to get going. So, seniors — start kicking!

Remember, that in a democracy, your voice counts. But only if you raise it!

Postscript
State Senator Pingree of Maine got together with the leadership of grassroots organizations like Maine Peoples Alliance, Consumers for Affordable Healthcare and Council of Senior Citizens and led busloads of seniors across the border into Canada to buy their medicines; they saved \$16,000. The senator is now sponsoring a Fair Prescription Drug Pricing Act to be empowered by a Maine state pricing board.

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

Arts and Entertainment

Continued from page 18.

Lake Worth Playhouse (Lake Worth) May 24-June 9. The next door **Stonzek Studio Theatre** gives birth to *The Heir Apparent* June 14-23 (586-6410) Tickets are on sale now for Disney's *The Lion King* to be presented October 25-December 8 at Fort Lauderdale's **Broward Center for the Performing Arts** (call 1-877-783-4847 or the Broward Center at 1-954-462-0222).

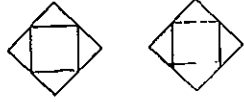
Music and Dance

Memorial Day celebrations include *Pioneer Festival Days* at the South Florida Fairgrounds (793-0333) and *Jazz Arts Music Society Concert Series* at CityPlace (877-7677). Both are West Palm Beach events

Museums

Morikami Museum and Japanese Gardens (Delray Beach) tells the story of *The Yamato Colony: Pioneering Japanese in Florida, 20 Years of Morikami*, plus demonstrations of Japanese culture Through July 7 can be seen *Treasures of the Morikami: An Exhibition to Commemorate its First Quar-*

ter Century (495-0233) The **Norton Museum of Art** (West Palm Beach) shares puppy love through September 1 when *A Thousand Hounds: A Walk with the Dogs Through the History of Photography* is presented (832-5196)



UCO Reporter by mail

If you will be away for the summer or longer, the UCO Reporter will be mailed to you if you leave a 9x12 stamped, self addressed envelope with \$1.40 in postage for each issue. Stamped envelopes only. Cash will not be accepted.

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The Love of Sharing Equally
 A young man saw an elderly couple sitting down to lunch at McDonald's. He noticed that they had ordered one meal, and an extra drink cup. As he watched, the gentleman carefully divided the hamburger in half, then counted out the fries, one for him, one for her, until each had half of them. Then he poured half of the soft drink into the extra cup and set that in front of his wife. The old man then began to eat, and his wife sat watching, with her hands

folded in her lap. The young man decided to ask if they would allow him to purchase another meal for them so that they didn't have to split theirs. The old gentleman said, "Oh no. We've been married 50 years, and everything has always been and will always be shared, 50/50." The young man then asked the wife if she was going to eat, and she replied, "Not yet. It's his turn with the teeth"

From the Internet

There is absolutely no parking on the swales along the perimeter road. Areas have been newly seeded and sprinkler systems installed. Broken pipes and sprinkler heads cost all of us money.

Films for June

06/02	Sun	2pm	"DOMESTIC DISTURBANCE"
06/02	Sun	8pm	John Travolta, Vince Vaughn
06/03	Mon	8pm	PG-13 89 Min
06/05	Wed	2pm	
06/07	Fri	8pm	"HEIST"
06/09	Sun	2pm	Gene Hackman, Danny DeVito
06/09	Sun	8pm	R 110 Min
06/10	Mon	8pm	
06/11	Tue	8pm	"ROYAL TENENBAUMS"
06/12	Wed	2pm	Gene Hackman, Anjelica Huston
06/14	Fri	8pm	R 108 Min
06/16	Sun	2pm	
06/16	Sun	8pm	"THE MAJESTIC"
06/17	Mon	8pm	Jim Carrey, Martin Landau
06/19	Wed	2pm	PG 152 Min
06/21	Fri	8pm	"I AM SAM"
06/23	Sun	2pm	Sean Penn, Michelle Pfeiffer
06/23	Sun	8pm	PG-13 132 Min
06/24	Mon	8pm	
06/26	Wed	2pm	"A BEAUTIFUL MIND"
06/28	Fri	8pm	Russell Crowe, Ed Harris
06/30	Sun	2pm	PG-13 129 Min
06/30	Sun	8pm	

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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 Tuesday of month, 3 pm at the Clubhouse

Brooklyn USA: meets the 2nd Wed of month 3:00 pm, Party Room

Cong. Aitz Chaim: Will resume *Learn & Brunch* lectures after High Holy Days, call 686-5055, spring and summer services held daily at 8:00 am except on Saturday at 8:45 am, evening services Sunday thru Thursday at 6:00 pm, Friday at 6:30 pm and one hour before sunset on Saturday

Cong. Anshei Sholom Reading to visually impaired began in May with *The Convert* by Rabbi Israel Jacobs at the home of Rae Cabot, 150 Plymouth T, 686-9243, at 2:00 pm Call Mildred 689-5479

CV Computer Club of WPB. For residents only, meets 1st and 3rd Thu, 2:30 pm, in CV Party Room of the Clubhouse Call Ken Davis 712-9973, Harry Gervercer 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

Goodtimer's Club: Meets 3rd Wed, 9:00 am, First Union Bank (West Gate), collation at 8:30 am Call Fran 686-3631 or Katie 683-9241

Hastings Cue Club: Meets at 2nd floor Hastings Fitness Center

Holocaust Survivors of the Palm Beaches Meets at Jewish Community Center, 3131 N Military Trail,

Humor Club: Meets every 2nd and 4th Mon at 3:00 pm in the Clubhouse, Classroom A. Everyone is welcome. Laughter is the best medicine. Call Edy 687-4255

Italian-American Culture Club of CV Meets 3rd Wed of month at Clubhouse Party Room, 3:30 pm Membership to close at 500 members due to lack of meeting space May 27, Memorial Day Picnic, 11:00 am, Duck Island — bring your own food, free refreshments; May 29-31 & Jun 26-31, AARP safe driving course (Jim 686-5839); Sep 16-20, cruise, \$328 pp deposit by Jul 1; Feb 2-10, cruise, \$726 pp Call Angelo 687-1611, Pete 478-8194, Paul 640-1611, Carole 687-0836

Judith Epstein Chapter of Hadassah: Meets 3rd Wed of month at Cong. Anshei Sholom, 12:30 pm

Mix & Mingle Singles of CV Meets 2nd Sun Call Thelma 688-1795

Na'Amat USA (Pioneer Women) Meets 4th Tue at 1:00 pm, refreshments served, guests welcome Call Marcia 640-4258 or Ruth 686-0891

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

PFLAG, CV Chapter in West Palm Beach: Support group for homosexuals, family and friends, meets 3rd Thu, 3:00-5:00 pm, in the Public Library on Okeechobee Call Myra Perlman at 640-4026

Queens New York Club: Meets 4th Mon of month, 9:00 am, Sep-May

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

Round Dancing Cooperative Group. No teacher. No fee. Mon mornings 10:00 am to 11:30 am in Exercise Room alongside auditorium. Call 689-6705

United Order True Sisters: Meets 2nd Mon of month, 11:30 am at Days Inn near turnpike on Okeechobee. May 23-27, Lido Spa (Jean 689-6254), Jun 19, 11:30 am, card and mah jong party at King Buffet, 4270 Okeechobee (Laura 471-5732)

Women's American ORT, WPB Chapter: Meets 2nd Tue, Oct-Apr, 12:30 at Cong Anshei Sholom

Yiddish Vinkl: Meets 1st Sun from Nov to Apr at 3:00 pm in Party Room

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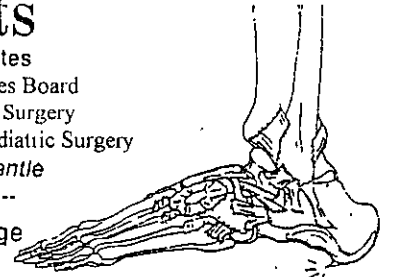
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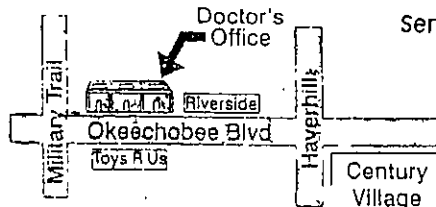
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Course 101 —

Continued from page 14
prove. An affirmative vote of two-thirds of the unit owners is required to opt out of these contracting requirements.

Representation of the Unit Owners In its capacity as the entity responsible for the management and maintenance of the condominium property, the condominium association also serves as the representative of the owners of the commonly owned property for a variety of purposes. The association may file a petition on behalf of individual owners before the Property Appraisal Adjustment Board when the taxable value of units and the common property is being contested, provided that the property appraiser determines that the units are substantially similar in their physical makeup (194 011 (3)(e), 194/013 (1) and 194 034 (6), F.S.). The association is the entity responsible for insuring the condominium on behalf of the association members and is the collection and disbursement agent of the common funds of the members (718.111 (4) and (11)(a), F.S.).

The association may represent unit owners in court proceedings by bringing class action suits on behalf of the unit owners where controversies affect matters of common interest. The association may also sue or be sued in its own name involving matters of interest to the overall community (718.113 (3), F.S.). When a governmental authority seeks to condemn portions of the common elements, the condominium association may defend actions in eminent domain on the unit owners' behalf. The association also has the limited power to convey portions of the common elements to a condemning authority for the purpose of providing utility easements, right-of-way expansion, or other public purposes (718 111 (7)(b) and 718.112 (2)(h), F.S.). The association notwithstanding the fact that the association technically does not own title to the property being condemned (718 111 (3) and (10), F.S.).

Liabilities of the Association The condominium association is liable for its acts or its failure to act, and may pass this liability on to unit owners if it arises in connection with the com-

mon elements. The extent of each unit owner's liability is limited to the owner's proportionate ownership interest in the common elements. In no case may an individual owner's liability exceed the value of the unit itself. Whenever the association is exposed to liability through legal action in excess of the association's insurance coverage, the association must give notice of the deficiency in insurance coverage to each unit owner. After receiving notice, each owner has the right to intervene and defend in the legal action (718 119 (2) and (3), F.S.)

When the association is responsible for maintaining a portion of the condominium property and it fails to do so and an injury results, the association may be negligent and responsible for the resulting injury. To avoid liability, when the association has knowledge of an unsafe condition, the association must proceed to repair the problem without unnecessary delay. Since the condominium association is the designated agent for unit owners, notice to the association of defects in the common areas is deemed to be notice to the unit owners (718 111 (3), F.S.).

The association may also be liable for interference with a contractual relationship when its conduct or actions are improper. When a unit owner enters in a contract for the sale or lease of the owner's unit and the condominium association denies the approval of the transfer, it must do so correctly. If the denial is based upon improper criteria and the unit owner suffers damage as a result of the association's action, the requisite elements for "tortious interference" with the unit owner's contract relationship arises. If the improper actions can be proven, the association becomes liable for the unit owner's damages.

Owning and Leasing Real Property The condominium association has the general power to acquire title to real property and to otherwise hold the property for the use and benefit of its members in the manner provided in the declaration of condominium (718.111 (7), F.S.). If the declaration does not provide a procedure, then the approval of 75% of the total voting interests is required. The association has specific authority to pur-

chase any land or recreational lease with the prior approval of the unit owners in the same percentage required to amend the condominium documents. The association may also purchase units in the condominium at foreclosure sale without restriction, and lease, mortgage, and reconvey them (718 111 (8) and (9), F.S.). Property acquired by the association and held in the corporate name is correctly known as "association property" and it is not "common elements" of the condominium (718.103 (3) and (8), F.S.).

Condominiums created under long term lease arrangements are authorized by the Condominium Act, and the leases themselves are valid and binding upon the association and its members (718.104 (1) and 718.401, F.S.) Under current policy restrictions of the Act, however, the terms and content of long term lease agreements are severely restricted and any such lease must contain a purchase option for the benefit of the unit owners (718.401 (6), F.S.). Prior to 1976, statutory restrictions on long term lease agreements did not appear in the Act and the content of leases entered into and the rights they established are not affected by the current statutory provisions.

If the terms of the recorded declaration of condominium grant the association the power to enter into agreements for leasehold interests or membership rights, the association may obtain these benefits or the use of such facilities for the enjoyment or recreation of unit owners

Friends

I have a list of friends I know...all written in a book,
And every now and then.. I go and take a look
That is when I realize these names.. they are a part,
Not of the book they're written in...but taken from the heart.
For each name stands for someone...who has crossed my path sometime,
And in that meeting they have become.. the reason and the rhyme
Although it sounds fantastic.. for me to make this claim,
I really am composed of each remembered name
Although you're not aware of any special link,
Just knowing you, has shaped my life.. more than you could think.
So please don't think my greeting...as just a mere routine,
Your name was not forgotten in between.
For when I send a greeting.. that is addressed to you,
It is because you're on the list.. of folks I'm indebted to.
So whether I have known you for many days or few,
In some ways you have a part.. in shaping things I do
I am but a total.. of many folks I've met,
You are a friend I would prefer.. never to forget.
Thank you for being my friend!

even if the facilities are not contiguous to the lands of the condominium (718.114, F.S.) The power to purchase or lease real property granted to a condominium association, when properly exercised, carries with it implicitly the right to assess individual unit owners for their proportionate share of the expenses incurred in the lease or purchase (718.111 (4) and 718 115 (1)(a), F.S.).

Granting and Modifying Easements Unless the declaration of condominium prohibits it, the condominium association has, by and through its board of administration, the authority to grant, modify, or move easements over and across the common elements. No vote or joinder by unit owners is required to ratify such actions. The association, however, may not grant, modify or move any easement created in whole or in part for the use or benefit of persons other than the unit owners without the consent of the persons affected by the association's actions (718 111 (10), F.S.).

When the board deems it appropriate to grant, move or modify an easement, caution should be exercised to insure that the action does not interfere with unit owners' rights in easements granted by the developer in the declaration of condominium (718.104 (4)(m), F.S.). When the declaration of condominium provides for an easement of access or ingress and egress, the actions of the association cannot impair the basic rights of owners, and the reasonable access intended by the documents must be preserved

I'll Meet You on Cloud 9...

By Rita L. Rudow

Look up, dear friends, to a parallel universe in space,
Where clouds play peek-a-boo, and run away,
Yet never showing their face
Imagine each cloud has a number,
Glistening and gleaming in Gold,
The numbers go on to Eternity,
Their journeys have been foretold.

Direct your attention to Cloud Number 9,
It's the largest one in your view,
It's the one with the crystal prisms,
Where all of our dreams come true
Ribbons of Light, like on gossamer wings,
Super-saturate the air,
Its configuration changes from moment to moment,
Yet we sit quietly, in the Windsor chair.

We do not overburden the conscious mind,
Or persuade the powers that be.. to define
What has awakened the power of Thought,
And brought the Magic by Heaven's air line
Who else is meeting on Cloud Number 9,
Who else will collect their quest,

Will they misbehave in the ethers,
Or forge ahead with renewed zest.

There's room on Cloud 9 for all who seek,
There's room for the troubled, and the meek.
So...dear people, families and friends,
No one truly knows how it all ends,
But Life begins anew on Cloud Number 9,
The Chai, the Ankh, the Cross..be the Eternal Sign.

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From the Internet

**Letter
From a Soldier**

Continued from page 20

and mines awaiting the Israeli soldiers.

(The Palestinian death toll stands at below 40 with maybe another 20 or so buried in the rubble, most of which has been cleared up. This was also told to us by embarrassed reporters who entered the area, eagerly awaiting to report an Israeli massacre of Palestinians, only to be disappointed to find minimal destruction.)

The media — Last Sunday, while I and my good friend Ben were on duty at the roadblock at the time when no press were allowed to enter Jenin, we spotted a jeep trying to evade the roadblock through an adjacent field. We managed to stop the jeep, and discovered a group of French journalists who had managed to enter Jenin and were now trying to leave. We followed the normal procedure of questioning them, checking their vehicle and identification. This process sometimes takes a while because we have to phone another army base, who then checks the identities with the Israeli authorities, which includes the intelligence operations.

Anyway, it turned out that one of the supposed French journalists is actually a Palestinian terrorist on Israel's wanted list! He was taken away by the police together with the other real French journalists. Bet you never heard about that one on TV.

Last Thursday, friends of mine on duty at another outpost, a few kilometers away from me, spotted two young kids walking in the middle of the day with black backpacks on their backs. The two kids entered an abandoned structure about 800 meters away from the outpost and left without the bags. The kids thought they had gone unnoticed. It was later discovered that the bags contained weapons, explosives, and an Israeli army uniform with a red paratrooper beret. The plan was for a terrorist to pick up the loot at night, dress up as an Israeli soldier and attack the outpost. We had already received intelligence reports five days earlier warning of a terrorist dressing up as a soldier and entering one of the outposts.

Avi, a good friend of mine studying together with

me at Bar Ilan, was stationed in Nablus (Shchem) during this operation and told me the following: They took over a house in Nablus as a stronghold in order for the operation to clear out the terrorist infrastructure there. While they were in the house, they did not use the electricity to charge their cell phones. They did not touch or eat any food left in the house. They made a concerted effort not to use any furniture in the house. When they left the house a few days ago during the pullout of Nablus, they cleaned the house and left money on the table. I have heard this reported from soldiers that were also in Beit Lechem, Tulkarm, Kalkilya and Jenin.

On Monday morning this week, a UN bus entered Jenin carrying a UN rescue team from Britain. The

team included doctors and other rescue personnel who get dispatched around the world to help with rescue operations. Four hours later, the bus returned through our roadblock, and they stopped and we had a chance to chat a little. The first thing they said is that this was the biggest waste of time for them and they would be catching the next flight out of Israel. One of the doctors told us that one of the "massacred" bodies he examined was that of a man that had been dead for two years! What a shame that the Palestinians dug him up to add to the death toll.

As my friends and I packed up yesterday, ready to head from home, we joked at how the whole world considers us to be monsters and how one day we might all be charged for

war crimes. We felt good for having served our country once again, and we hope that something was achieved in this operation. What lies ahead is still uncertain.

What became so clear to me is the importance of seeing things in the right context and perspective. If all that happened these last three weeks was an Israeli incursion into the Palestinian areas, then yes, maybe we don't look so good in the world's eyes. But looking in the context of the

history of Israel, and our longing to live peacefully side by side with our Arab neighbors, we cannot let terror exist and destroy our dream.

I pray and hope that new Palestinian leadership emerges that will want to make this world a better place for its people.

Saul Kramer

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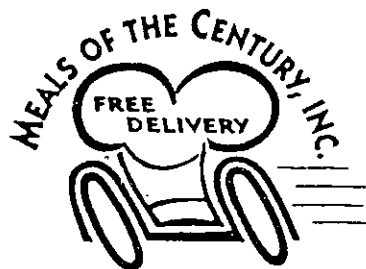
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Recreation

Continued from page 21.

eran. She helps and teaches in the computer classes at the VA, among other things, and is also active in her condo association. Again, we in the Snorkel Club are so lucky to have her as our president.

All members, please have a wonderful summer wherever you go and come back to us safe and sound in the fall

See you soon "swimming with the fishes"



Isn't it great that spring is here and the trees and flowers are blooming? We had a comparatively mild winter in our area of the country, but it is still wonderful to see the return of warmer weather. However, with the coming of spring, so many of our seasonal golfers leave "paradise" to venture near and far away. We wish them all good tidings until their return.

President Perle Metnick opened the last meeting of the season reporting on coming events and also thanked everyone who so willingly helped in preparing the collations at meetings and tournaments. Those ladies who volunteered their time and effort made all of our gatherings so much more enjoyable. We would like to thank Jean Siciliano, Gerry Weiss, Mary Torres, and Jan Dieran for a job well done as hospitality representatives.

President Perle Metnick then announced that our next scheduled meeting will take place on October 29th, so mark your calendar. Audry Silverstein, with aid from Sandy Diamond, is hard at work preparing for our annual luncheon, which will be held on December 17th, 2002, at the Crown Plaza Hotel. She has a special aptitude for arranging delightful, surprising and entertaining afternoons for our membership. You are once again reminded of the date, so please try to arrange your return accordingly.

Over the summer months, plans are being made to prepare a list of *dos* and *don'ts* that will apply to all golfers at Turtle Bay. With a written list available, our hope is to avoid any ques-

tionable play and will make for more (if at all possible) amiable golf foursomes.

A Note to Remember

When playing outdoors, tie a sheet of Bounce through your belt loop; this repels mosquitoes and keeps bees away.

Kudos to Kay Musso for making a hole in one on the 14th hole. You have joined an elite group and all are happy for you.

The winners of our Captain's Choice tournament were: first place — R. Hankins, M. Borders (who is our newest member), B. Klein, L. Mody; second place — S. Seidman, E. Bennett, J. Dieran, L. Consier; third place — C. Catchpole, M. Pontanero, K. Musso, D. Rogers.

At this time, I regret to announce the passing of a member who will always be remembered as "the lovely little lady with the dancing blue eyes," Edith Rosenberg. Edith will be missed by her friends and many of our golfers.

Also, on a somber note: Memorial Day — a day of remembrance. Symbolism of the Poppy: The red petals stand for the vast outpouring of blood. The yellow and black center indicates the mud and desolation of all battlefields. The green of the stem is symbolic of the forest, meadows and fields where generations of Americans have perished to make this land free. The stem represents the courage and determination of our fellow warriors. The poppy commemorates the loyal men and women who gave their lives in defense of our country. Let us hope that the leaders of our great country bring peace to the world so that we may enjoy our senior years without worry and despair for the future generation.

Please keep in touch, and to all, have a healthy and happy summer. Until next writing in October, continue to have fun in the sun and enjoy playing the game of golf.



Well, it's May and the season has wound down to leisurely summer living. The golf course is not nearly as crowded, our snowbird members have returned north, and we can, once again, set-

tle into a leisurely southern lifestyle. Our golf matches finish much earlier due to fewer available players.

We want to welcome back Irv Stein, who has been absent from the course for many weeks. We owe a debt of gratitude and our thanks to Fred Wilson for repairing the door to the bag storage room. Fred also does many handyman jobs around the grounds to help make our days at the course more enjoyable. That was a nice job he did installing a new vanity in the men's locker room also. Keep up the good work, Fred.

Our May meeting will be the last of the season. They will resume again in October. Until then, keep playing so that your handicap can be updated regularly and will be current with the start

That's all for now. Keep swinging, keep your right elbow tucked in, your eye on the ball, extend and follow through. Guaranteed to keep you out of the water.

Hastings Cue Club

By Al Weiskopf

A fond farewell to the snowbirds! You can still hear the click of ivory balls every morning from 9:00 am to 12 noon on the second floor of the Hastings Fitness Center. Have some fun and camaraderie! We welcome new members. No meetings until further notice. Get ready for the fall tournaments. For info, call Bill at 684-1885.

Our sincere regrets to member Sam Weckstein on the death of his wife Mae. Our condolences to him.

The Bride Goes Fourth

A woman announces to her friend that she is getting married for the fourth time.

"How wonderful! But I hope you don't mind me asking what happened to your first husband?"

"He ate poisonous mushrooms and died."

"Oh, how tragic! What about your second husband?"

"He ate poisonous mushrooms, too, and died."

"Oh, how terrible! I'm almost afraid to ask you about your third husband."

"He died of a broken neck."

"A broken neck?"

"He wouldn't eat the mushrooms."

From the Internet

ROAD RULES AT INTERSECTIONS

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

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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 (8 1/2 x 11). 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

Bedford F, 1/1 1/2 upper cor, new stove & frig \$26,000 656-4089

Golf's Edge, 2/2, CA, full furn, micro, encl patio, tile & carpet, TV, near pool \$38,500 or best offer 689-3334

Salisbury G, 2/1 1/2 cor gr fl, near clubhouse 683-7488 or 637-0016

Camden B, 1/1 upper, water vu, near pool & bus. \$13,000 682-1801

Kent G, 1/1 lower, AC, near pool, new tile & paint, encl patio, part furn \$17,500. 682-9512

FOR SALE OR RENT

Option to buy, \$57,900. Ann lease, \$1,000/mo. 2/2 upper cor, unfurn. 968-1426 8am-8pm

Kingswood, 1/1 upper, furn, 2 ACs, near clubhouse. 686-3631

Dorchester A, 1/1 upper, furn, all new, encl terr. \$17,000 or \$390/mo 478-2330

Option to buy, \$15,900 Reasonable. Cambridge A, 1/1 1/2 upper, furn, DW. 845-628-4364

FOR RENT

Dorchester C, yearly, 2/1 1/2, upper CA, unfurn. Joe 697-9321 or Angelo 687-1611

Windsor area, yearly, 1/1, lower, furn, encl patio, new stove & fridge, micro, all tile 632-9740

Northampton S, yearly, 1/1, lower, refurb, near pool Days only 687-1947

1/1 \$399/mo 640-3587

MISCELLANEOUS

For sale: 2 golf bags w/golf sticks, brown, navy, \$50 ea. 2 brass torch lamps, like new, \$70 pr 686-5066

For sale: Cocktail table, 20x40 glass top iron frame, \$90 Recliner chair & ottoman, rust, \$195 689-9135

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

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Hurricane Check List

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

Things To Do Now

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

Things To Do One Or Two Days Before The Storm

1. Remove all patio furniture.
2. Install your shutters — lower awnings
3. Remove recyclable containers to your laundry room and secure your dumpsters. Tie down lids.
4. Fill your car's gasoline tank.
5. Turn your refrigerator and freezer to its coldest settings and freeze water in plastic jugs. They will keep food colder longer, if electricity goes off, and when thawed out can be used for drinking.
6. Wear your Medic Alert tag.
7. Clean your bathtub and then fill with water for sanitary purposes. This is not for drinking.
8. Place all your valuables, such as treasured pictures, personal papers, insurance papers, etc., in waterproof containers or plastic garbage bags. Store them on the top shelf of the closet. Also wills, contracts, deeds and bonds, passports, Social Security cards, bank accounts, immunization cards, birth certificates, etc.
9. Secure checkbook, cash, ATM card. Do not leave valuables in a home safe during the hurricane.
10. For those on electric assisted oxygen: Get the necessary portable tanks for their needs (2-hr, 6-hr, or 7-day supplies) in case of prolonged power outages
11. For those on insulin: Get a small insulated cooler and ice packs so you can keep insulin cool during outages without many trips to the refrigerator.
12. For all emergencies: Call 911.
13. For further information. Contact the offices of UCO at 683-9189. Ask for Vince Salvo, Dan Salvo, Irv Lazar, Dave Bernstein

Kit Check List

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

During the Hurricane

1. Stay in your safe room or hallway.
2. Close and stay away from all windows
3. If electricity goes off, use only flashlights during the storm
4. Keep on your person at all times keys to home and car, driver's license, cash
5. Bring into the safe room a pillow or mattress in case you need to cover yourself from flying debris. Also bring in as many items from the hurricane list as you can — especially water.
6. If no electricity, use your battery-operated radio and tune in to FM 100.7 Y-100; 107.9 WIRK; 102.3 WHLG, AM 1290 WBZT; 1450 WSTV. Don't listen to rumors. Get the truth from the radio.

After the Hurricane

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

Potpourri

Ruth Hafter



Security Guard

We, in CV, have the advantage of living in a safe environment with the added protection of our security system. We have call-in identification to keep out uninvited guests, and we have the added protection of hands-on security guards who are at the gate houses. These guards get a great deal of nasty comments because they try to do their jobs. Have you ever tried to speak to them and get to know them? Probably not! They are too busy doing their job, and they are to be commended for protecting us.

I recognized one of these unsung heroes while shopping and learned a great deal about him. Victor Cut-

ter was born in Willksbury, PA, and became a Florida resident in 1949 at age 16, when his family moved here. He earned his living as an electrician and lived the life of a bachelor until he married Geraldine Bocker in 1970. They had resided in Miami for 13 years when she died in 1983. Victor retired in 1994 and moved to CV, where he enjoys the various activities in and around the Clubhouse, especially the shows, and meeting his friends and neighbors.

He kept himself busy with odd jobs and working as a guard at the gatehouse in order to establish a daily routine. You can find him at the gatehouses wearing a friendly smile as he waves us in. He has many varied hobbies, one of which is

collecting VCR tapes from do-it-yourself tapes, concerts, news items, and movies from the silent movie era to the 60s. He has the dream of lending the results of this hobby to shut-ins at no charge. His catalog includes more than 6,000 tapes. Victor's dream is to form a club with other nostalgia buffs to display, to share, and to distribute these videos. Victor is the person to contact at 640-9456 for further information. If you enjoy nostalgia, this should be fun!

Get to know your neighbors. You could meet another interesting person like Victor.

Elder Crisis Outreach

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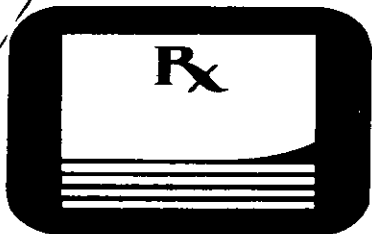


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A Tale of Three Cities

By Irv Rikon

Are you considering a summer/autumn cruise? If so, Europe is more interesting than ever. In addition to the history and sheer fun of being there, momentous changes are taking place that you'll want to witness for yourself. Especially in the summer, I'd recommend a Baltic Sea cruise, less hot and less crowded than the Mediterranean. Highlights of this cruise will include London, Berlin and St. Petersburg.

While London is closer to the North Sea than the Baltic, most Baltic Sea cruises begin, end or run tours to the British capital.

The last time my significant other and I visited London (and the Baltic) was just about a year ago. We flew in, took the train to Victoria Station — cheaper and quicker than an airport bus! — and a taxi to our hotel. London's big, black cabs are renowned for friendly drivers and roomy interiors. Unless you're traveling with a grand piano, your luggage will fit in!

To an American, whose country's language and democratic roots are in England, no place quite compares to London. On the west bank of the Thames River dramatically stand the houses of Parliament and Westminster Abbey, the latter both a living church and a museum, where lie buried some of Britain's most illustrious heroes and heroines. Nearby is one of London's newest attractions, "The London Eye," basically a giant Ferris Wheel. Ride it to the top, and on a rare clear day, you may see the green fields of suburbia some sixty or so miles away.

Much of historic London lies along the Thames or within relatively easy walking distance of it. Famed London Bridge crosses over it and, on the west bank, leads directly to the Tower of London. Bond Street, not far from the government buildings, and Harrod's are still good for shopping, but be forewarned that prices tend to be higher than at home. Like New York's Times Square, London's Piccadilly Circus has lost the luster it once had, but the theater district is in and around it, and if it's people you've come to see, just walk about this area among the throngs on Friday or Saturday night!

Walk a bit farther to Covent Garden. The onetime fruit and vegetable market is nowadays a richly diverse entertainment and shopping center. Closed for several years due to necessary repairs, the Covent Garden Opera House has been restored to its former glory. If opera fails to enchant you, excellent street musicians, mimes, and jugglers are sure to grab your attention.

Close to Covent Garden stands the British Museum, arguably the world's greatest. Recently it has become enclosed under a giant ribbed glass dome, thereby rendering the museum complex itself an architectural marvel and tourist attraction. The Museum houses such things as Egypt's Rosetta Stone, which enabled modern man to interpret ancient Egyptian hieroglyphics, Athens' Acropolis friezes (the Elgin marbles); and Assyrian/Babylonian statues and stone reliefs that bring to life Biblical history.

But change is taking place. You see it in people's faces. You read it on page one of the morning newspapers. It used to be said that "the sun never set on the British Empire." Until the end of World War Two, that was true. Then the Empire collapsed and immigrants from South Asia and parts of the West Indies, who were British citizens, came to the Isles to live. The Cold War, fighting in the former Yugoslavia, plus political and economic troubles in places like Iran, Iraq and Afghanistan brought a veritable flood of refugees to Britain and, indeed, to all the countries of western Europe. Mosques permeate some sections of London, but Britain, unlike America, never

regarded itself as "a nation of immigrants." Coping with this new reality is Britain's and Europe's number one social problem.

Berlin is not on the Baltic, but your cruise ship will dock at a Baltic port where, for approximately \$350, you can board a train and arrive 2½ hours later, ready to tour and have lunch in the German capital.

Berlin is deliberately changing itself. During the Cold War, the city — like all of Germany — was divided. The so-called "Berlin Wall" separated western and eastern sectors. When European Communism was falling apart, the wall was torn down. Following reunification in the 1990s, the government decided to destroy most physical evidence of division and, in the heart of the capital, build a central core unlike anything

Berliners had hitherto seen. This is still a work-in-progress. Construction cranes dominate the downtown skyline.


The two former sectors continue to differ. Pre-war Berlin was known for its abundance of high-rise tenement buildings. Less obvious now in the west, communists of the eastern sector erected many additional ones. The main street of the west, the Kurfurstendamm, lined with department stores, fashionable shops and ever-ready for night life, throbs with activity. Unter den Linden, named for its stately linden trees and main street of the east, is less commercial, quieter, more dignified.

Off Unter den Linden is Museum Island Monumental art of the Near and Middle East that didn't turn up in New York, Paris or London can be found in Berlin.

Continued on page 32

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		Sussex H a real sweetie	16,500
		Waltham I newer everything	15,000
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Cambridge G tiled, nu appl	30,000	Upper Floor 2 bed/1 ba	
Sheffield C decorator's delight	26,500	Coventry a real value	25,000
Ground Floor 1 bed/1.5 ba			
Golf's Edge A home sweet home	29,900	Upper Floor Cor 2 bed/1.5 or 2 ba	
Canterbury F must see	19,000	Kent N corner	27,500
Coventry L updates	20,000		
Upper Floor 1 bed/1.5 ba		Upper Floor 2 bed/1.5 or 2 ba	
Coventry L great area	14,500	Coventry A fully furnished	29,900
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Stratford H furn	30,000	Norwich M furnished	25,000
Stratford O desirable	24,000	Norwich N special value	22,500
Wellington M fully furn	42,500	Plymouth A will not last	42,000
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Andover K very nice	14,500	Berkshire H desirable	30,000
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Dorchester E furnished	16,000		
Kent H tile, rentable	18,500	Annual Rentals	
Kingswood A great condition	16,000	Andover E 1/1 fantastic	500
Sheffield I rentable	14,000	Cambridge L 1/1 pretty	550
Upper Floor 1 bed/1 ba		Camden G 1/1.5 corner/super	625
Andover B furnished	13,000	Chatham O 1/1.5 cor w/d	600
Cambridge G super	12,500	Dorchester 1/1.5 very nice	500
Camden M lovely	15,500	Dorchester A	450
Camden M immaculate	15,000	Dorchester C 2/1.5 c/a, furn	725
Canterbury E furnished	14,500	Kent C waterview, pristine	550
Chatham J furnished nice	22,000	Northampton K 1/1 excellent	550
Dorchester A rentable	16,500	Norwich H 1/1 nice	500
Dorchester A unfurn, redone	16,000	Salisbury B cutie	550
Easthampton G very nice	14,500	Sheffield G 1/1 very nice	500
Kent G perfection, rentable	19,500	Stratford 2/2 beauty	850
		Windsor B 1/1 very nice	450

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

A Tale of Three Cities

Continued from page 31 notably in the Pergamon Museum, where stand gates and walls of ancient Pergamon and Babylon. But Museum Island's several museums are currently closed for renovation. Berlin has an embarrassment of cultural riches. The divided city was a showplace of both capitalism and communism, with western and eastern sectors each having opera houses and concert halls. The united city holds them all. Harder to find is "Check-Point Charley," the former crossing place between east and west. It exists today as a small building buried within a busy neighborhood, barely noticed unless someone calls your attention to it.

When we were there, a new Jewish Museum was shortly due to open. Berlin has several Holocaust memorials. In the immediate post-World War Two years, Germans said little concerning the Holocaust. On this visit, our guides spoke openly about it and sympathetic-ally towards its victims

Jews, many from eastern Europe, have trickled to Berlin in fairly significant numbers, but in common with other nations of western Europe, immigration is a major German problem During the post-war "boom" years, Germany invited "guest workers," mainly Turks, to help rebuild their country These people are now third and fourth generation German citizens Meanwhile, the same Slavic and Muslim populations that fled to London have also arrived in Berlin. "Taking jobs away from Germans," the political Far Right charges. And the economy has soured, both because of the global recession and the fact that reunification has thus far cost the government over one trillion Deutsche marks Yet no world-class city anywhere is more in a state of flux than is Berlin today. That dynamism alone renders it worthwhile seeing.

One's like or dislike of St. Petersburg may be conditioned to some extent upon whether one visited it during the Cold War. We were there during the final

days of Communist rule, when the city was still called "Leningrad" and people with vacant, sullen, angry, hopeless facial expressions stood in long lines for basic foodstuffs and warm winter clothing Store shelves, however, were all but empty On the streets, a few women proffered a withered carrot or two and potatoes which had darker and deeper eyes than would-be purchasers.

Today, to us, St. Petersburg seems like a restored or at least repolished gem. Nevsky Prospect, the main street, has fine shops displaying luxury goods Basic commodities are abundant and affordable to most people. Ice cream vendors cheerfully sell their high-quality wares.

The city was originally constructed during the reign of Czar Peter the Great. When he was still a boy, Peter became fascinated by things Dutch. When he became ruler of Russia, Peter chose to move his nation's capital from Moscow to a port on the Baltic Sea, and he intended that his new creation would resemble Holland's Amsterdam To

some extent, it does, even now, with tree-lined canals criss-crossing the city. Like London and Berlin, St. Petersburg today is heavily industrialized, but its core is picturesque. And grand.

Stroll along Nevsky Prospect Once elegant mansions of the former aristocracy still stand here. Religion has returned to Russia Visit the spectacular onion-domed "Church of the Spilled Blood" and St Isaac's Cathedral. Take tours to the grand palaces of Peter and Catherine the Great. Another truly great museum, the Hermitage, once Catherine's home, has to be seen. Paintings by Dutch masters and French Impressionists highlight the magnificent and enormous collection.

Above all else, the people of St Petersburg are, by and large, a friendly lot and, with regard to their future, hopeful. On our most recent visit, we saw on Nevsky Prospect a group of young Hare Krishnas chanting and doing their thing. Josef Stalin must be turning over in his grave!

Those who seem disappointed by the city weren't

there before, so they look at the work yet to be done: many buildings and streets badly need refurbishing and repair.

Look for the splendors. You will find them It's no coincidence that your cruise ship spends an extra day in St Petersburg The city has a lot to offer!

Those are the highlights of a Baltic Sea cruise. We have not even mentioned the Scandinavian capitals: Oslo, Copenhagen, Stockholm, Helsinki. They're sure to be included. Enjoy!

Century Village Web Site

By Ken Davis

We all are aware that most of our winter residents are gone, but the web site, www.centuryvillagewpb.org, is still going strong. The movies and shows are current for May, as are the classes that are still available. We have a question and answer page on our web site; use it if you have any questions about Century Village.

Have a wonderful summer.

GROUND FL 1 BED 1 1/2 BA

Wind K Sharp Gr Flr	19,000
Andov F Furnished	19,900
Stratfd N Cnr Furn Wrap	21,000
Camb B Furn Upgrades	23,000
Canter B Exc Compl Furn	23,000
Camd F Cnr unf Nr Pool	25,000
Chath F Lkvr Furn 2/a/cs	27,500
Suss M Tot Renov Cnr Fur	27,500

UPPER UNIT 1 BED 1 1/2 BA

Cambrg A Sharp Furn	15,900
NHamp E Furn Wtrvu	16,900
Chatham K Furn, Excellent	17,500
Windsor H Furn, Cnr	17,900
Canter C Cnr Sharp	21,000
Andover E Cnr Sharp	21,900
Plym F Furn Gd Location	22,000
Canter A Corner c/a Unf	22,500
Norwich G Furn Sharp	22,900
Cambrid A Cnr Furn Upgrad	23,000
South H C Furn Enc Lg Terr	23,000
Berk E Outside Cnr Furn	23,000
Oxford 100 Wtr Furn C/A	25,000
Nhampt A Furn Beauty	30,000
Dover C 2nd Fl Wtr Furn	32,000
Greenbr C Furn Great Views	35,000
Greenbr A Furn 2 Fl Upgrade	35,000

1 BEDROOM 1 BATH

Dorch F Clean	10,000
Covent J Value	10,500
Canter J GF Value	10,500
Windsr J Furn	11,000
NHamp A Nr Pool	11,000
Andov D Nice	12,900
Berksh F GF Furn	13,000
Dorch F GF near Pool	13,500
Camb B Unfurn	13,900
Sussex A GF Furn Sharp	15,000
Sheff F GF All Tile	15,900
Dorch J GF upgr unfur	16,900
Sheff Q Nu Pt/Cpt Furn	17,800
Winds L All Upgraded	19,900
Winds H GF Tile Upgr*	22,500



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Sussex J Fur Tile Nu Kitch	39,900

UPPER UNIT 2 BED 1 1/2 BA

Salisbury H Cnr, Furn	24,000
East H F Furn Cnr	24,900
Norw F Furnished	26,000
Walth C 1 Bath "Lift"	26,000
Norw B Cnr Furn c/a	26,900
NHamp D Furn Outer Cnr	29,000
Covent C walk showr cnr Fur	29,000
Walth E Cnr Furn Xshwr	29,900
Hasting D Unf Full Xshwr	31,000

GROUND FL 2BED 2 BA

Golf Edg 6 Furn Nice	39,000
Well E Lake Vu Unf	58,000
UPPER FLs 2 BED 2 Baths	
Stratfd D Enc Ter Furn	26,000
Stratfd D Enc Terrace	29,900
Well K 3d Fl Tile Cnr	59,900

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United Civic Organization, Inc.

Financial Statements

December 31, 2001

United Civic Organization, Inc.
Statement of Revenues, Expenses and Fund Balance
For the year ended December 31, 2001

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Revenues						
Member dues/assessments	\$ 31,416	\$ -0-	\$ 1,130,976	\$ 618,859	\$ 1,239,541	\$ 3,020,792
Interest and dividends	19,041	4,551	30,468	9,882	13,126	77,068
Investigation	126,680	-0-	-0-	-0-	-0-	126,680
Advertising	-0-	56,908	-0-	-0-	-0-	56,908
Bus passes	-0-	-0-	2,353	-0-	-0-	2,353
Funds administration fees	3,600	-0-	-0-	-0-	-0-	3,600
Luncheon income	411	-0-	-0-	-0-	-0-	411
Copy income	165	-0-	-0-	-0-	-0-	165
Gate passes	-0-	-0-	-0-	26,829	-0-	26,829
Bar codes	-0-	-0-	-0-	5,875	-0-	5,875
Total revenues	181,313	61,459	1,163,797	661,445	1,252,667	3,320,681
Expenses						
Allocable administrative expenses	15,474	15,474	15,474	15,474	-0-	61,896
Allocable professional fees	22,830	22,830	22,830	22,830	-0-	91,320
Allocable real estate taxes	76	76	76	76	-0-	304
Bank charges	148	64	208	239	205	864
Beautification	48,583	-0-	-0-	137,415	-0-	185,998
Investigations	51,976	-0-	-0-	-0-	-0-	51,976
Legal fees	45,827	-0-	-0-	-0-	-0-	45,827
Depreciation	145	543	-0-	5,845	-0-	6,533
Irrigation	47,838	-0-	-0-	-0-	-0-	47,838
Printing, postage, office	-0-	30,125	-0-	-0-	-0-	30,125
Exterminating	-0-	-0-	1,200	-0-	-0-	1,200
Repairs and maintenance	1,143	-0-	4,396	42,054	-0-	47,593
Utilities and telephone	-0-	-0-	-0-	6,389	-0-	6,389
Transportation contract	-0-	-0-	838,303	-0-	-0-	838,303
Paving	-0-	-0-	42,406	-0-	-0-	42,406
Ambulance contract	-0-	-0-	-0-	-0-	112,125	112,125
Security contract	-0-	-0-	-0-	516,638	-0-	516,638
Cable contract	-0-	-0-	-0-	-0-	1,109,371	1,109,371
Security related expense	-0-	-0-	-0-	68,238	-0-	68,238
Gatehouse replacement	-0-	-0-	-0-	94,585	-0-	94,585
Pump maintenance	-0-	-0-	-0-	-0-	36,867	36,867
Canals and swales	-0-	-0-	86,132	-0-	-0-	86,132
Funds administration fees	-0-	-0-	-0-	-0-	3,600	3,600
Income taxes	4,211	4,026	6,876	2,189	2,882	20,184
Total expenses	238,251	73,138	1,017,901	911,972	1,265,050	3,506,312
Excess revenues over (under) expenses	(56,938)	(11,679)	145,896	(250,527)	(12,383)	(185,631)
Fund balance, January 1, 2001	480,528	96,245	597,479	196,833	131,651	1,502,736
Fund balance (deficit), December 31, 2001	\$ 423,590	\$ 84,566	\$ 743,375	\$ (53,694)	\$ 119,268	\$ 1,317,105

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

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Assets						
Cash and cash equivalents	\$ 232,387	\$ 97,787	\$ 609,934	\$ 98,365	\$ 124,824	\$ 1,163,297
Certificate of deposit	-0-	-0-	100,000	-0-	-0-	100,000
Accounts receivable	-0-	-0-	-0-	1,607	263	1,870
Prepaid expenses	2,486	-0-	-0-	-0-	-0-	2,486
Prepaid irrigation and swale expense	451,317	-0-	-0-	-0-	-0-	451,317
Prepaid income taxes	8,684	-0-	-0-	-0-	-0-	8,684
Property and equipment, net of accumulated depreciation	-0-	1,021	-0-	8,767	-0-	9,788
Utility deposits	-0-	-0-	-0-	4,050	-0-	4,050
Due from other funds	109,203	-0-	39,441	-0-	-0-	148,644
Total assets	\$ 804,077	\$ 98,808	\$ 749,375	\$ 112,782	\$ 125,087	\$ 1,890,136
Liabilities						
Accounts payable	\$ 28,451	\$ 2,637	\$ 6,000	\$ 32,326	\$ 2,937	\$ 72,351
Due to other funds	-0-	11,605	-0-	134,157	2,882	148,644
Notes payable	352,036	-0-	-0-	-0-	-0-	352,036
Total liabilities	380,487	14,242	6,000	166,483	5,819	573,031
Fund balance (deficit)						
Appropriated	170,506	-0-	651,355	-0-	119,268	941,129
Unappropriated	253,084	84,566	92,020	(53,694)	-0-	375,976
Total fund balance (deficit)	423,590	84,566	743,375	(53,694)	119,268	1,317,105
Total liabilities and fund balance	\$ 804,077	\$ 98,808	\$ 749,375	\$ 112,782	\$ 125,087	\$ 1,890,136

Continued on next page

Continued from previous page

United Civic Organization, Inc.

Financial Statements

United Civic Organization, Inc.
Statement of Cash Flows
For the year ended December 31, 2001

December 31, 2001

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Operating Activities						
Dues/assessments						
collected from members	\$ 31,416	\$ -0-	\$ 1,130,976	\$ 618,859	\$ 1,239,541	\$ 3,020,792
Interest and dividends collected	15,115	4,551	28,917	9,397	13,126	71,106
Cash collected from investigations	126,680	-0-	-0-	-0-	-0-	126,680
Cash collected from reporter ads	-0-	56,908	-0-	-0-	-0-	56,908
Cash collected from bus passes	-0-	-0-	2,353	-0-	-0-	2,353
Funds administration fees collected	3,600	-0-	-0-	-0-	-0-	3,600
Luncheon income collected	411	-0-	-0-	-0-	-0-	411
Cash collected from copying	165	-0-	-0-	-0-	-0-	165
Cash collected from gate passes	-0-	-0-	-0-	26,829	-0-	26,829
Cash collected from bar codes	-0-	-0-	-0-	5,875	-0-	5,875
Cash paid to suppliers of goods and services	(216,498)	(63,310)	(1,010,494)	(951,767)	(1,263,141)	(3,505,210)
Income taxes paid	(134,528)	(4,026)	(6,876)	(2,189)	(2,882)	(150,501)
Net cash provided (used) by operating activities	(173,639)	(5,877)	144,876	(292,996)	(13,356)	(340,992)
Investing Activities						
Redemption of U.S. Treasury Bills/Notes	650,000	125,000	1,050,000	250,000	200,000	2,275,000
Purchase of U.S. Treasury Bills/Notes	(300,000)	(125,000)	(800,000)	(150,000)	(200,000)	(1,575,000)
Purchase of property and equipment	-0-	(768)	-0-	-0-	-0-	(768)
Net cash provided (used) by investing activities	350,000	(768)	250,000	100,000	-0-	699,232
Financing Activities						
Interfund borrowings	(118,008)	2,100	(12,739)	131,006	(2,359)	-0-
Payments on notes payable	(99,281)	-0-	-0-	-0-	-0-	(99,281)
Net cash provided (used) by financing activities	(217,289)	2,100	(12,739)	131,006	(2,359)	(99,281)
Net increase (decrease) in cash and cash equivalents	(40,928)	(4,545)	382,137	(61,990)	(15,715)	258,959
Cash and cash equivalents, January 1, 2001	273,315	102,332	227,797	160,355	140,539	904,338
Cash and cash equivalents, December 31, 2001	\$ 232,387	\$ 97,787	\$ 609,934	\$ 98,365	\$ 124,824	\$ 1,163,297

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

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Excess revenues over (under) expenses	\$ (56,938)	\$ (11,679)	\$ 145,896	\$ (250,527)	\$ (12,383)	\$ (185,631)
Adjustments to reconcile excess revenues over (under) expenses to net cash provided (used) by operating activities:						
Depreciation	145	543	-0-	5,845	-0-	6,533
Amortized discount on U.S. Treasury Bills/Notes	(3,926)	-0-	(1,551)	(485)	-0-	(5,962)
(Increase) decrease in:						
Due from WPRF	-0-	1,019	-0-	-0-	-0-	1,019
Accounts receivable	-0-	-0-	-0-	(1,607)	(263)	(1,870)
Prepaid expenses	(2,486)	1,388	-0-	-0-	-0-	(1,098)
Prepaid income taxes	(8,684)	-0-	-0-	-0-	-0-	(8,684)
Utility deposits	60	215	-0-	911	-0-	1,186
Increase (decrease) in:						
Accounts payable	19,823	2,637	531	(47,133)	(710)	(24,852)
Income taxes payable	(121,633)	-0-	-0-	-0-	-0-	(121,633)
Net cash provided (used) by operating activities	(173,639)	(5,877)	144,876	(292,996)	(13,356)	(340,992)

Non-cash investing and financing activities:

During the year ended December 31, 2001, the Organization financed approximately \$451,000 of the maintenance work to be performed for irrigation and swales. Also, see Note 3 and 8.

Continued on next page

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the year ended December 31, 2001

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Cash and Cash Equivalents

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

Marketable Securities

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

Estimates

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

2. PROPERTY AND EQUIPMENT:

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

	Operating Fund	Reporter Fund	Security Fund	Total
Furniture and equipment	\$ 5,399	\$ 4,254	\$ -0-	\$ 9,653
Computers	2,529	6,771	28,903	38,203
	7,928	11,025	28,903	47,856
Less accumulated depreciation	(7,928)	(10,004)	(20,136)	(38,068)
	\$ -0-	\$ 1,021	\$ 8,767	\$ 9,788

3. PREPAID IRRIGATION AND SWALE EXPENSE:

During 2001, the Organization began a project to upgrade the irrigation system in the Village, which included maintenance to the existing swales in the Village. These projects are being financed by the maintenance company contracted to perform the work over a five year period (see Note 8). Accordingly, \$451,317 is recorded as prepaid at December 31, 2001 and will be charged to the appropriate fund in 2002 when the project has been completed and becomes operational to the Organization. At December 31, 2001, management estimated the project to be approximately 50% complete.

4. APPROPRIATED FUND BALANCE:

Operating Fund. The Board of Directors allocates a portion of surpluses to be used for unanticipated and unbudgeted legal costs as an appropriated fund balance. The net surplus for the investigation activity for the year ended December 31, 2001 of \$28,877 has been designated for this purpose, and, accordingly, has been reported as an increase to the appropriated fund balance.

Transportation Fund: In prior years, the Board of Directors appropriated a portion of surpluses to be used in future years for road paving, bridge replacement and restoration, and walkway repairs and replacements. In addition, the Board of Directors appropriated the current year surplus of \$145,896 for these purposes and, accordingly, has reported an increase to the appropriated fund balance for the year ended December 31, 2001. The Board of Directors has plans to use these appropriated funds within the next five years.

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

5. INCOME TAXES:

Under Section 277 of the Internal Revenue Code, a membership, not-for-profit organization can file a regular corporation tax return at normal federal and state rates. Taxable income under this filing consists of only non-member income less corresponding expenses. For the year ended December 31, 2001, the Organization's non-member income consisted of interest and dividend income of \$77,068 and net taxable income in the Reporter Fund of \$12,761. This resulted in federal and state tax provisions of \$15,774 and \$4,410, respectively.

6. ADMINISTRATIVE EXPENSES:

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

7. CONCENTRATION OF CREDIT RISK:

The Organization maintains a portion of its cash balances at a bank in Palm Beach County. Accounts at the bank are insured by the Federal Deposit Insurance Company up to \$100,000. Funds on deposit at the bank on December 31, 2001 in excess of insured amounts approximate \$17,000.

Continued on next page

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Continued from previous page

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the year ended December 31, 2001

Nature of Operations

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

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

Method of Accounting

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

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

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

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

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

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

Property and Equipment

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

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

Income Taxes

Common Interest Realty Associations may be taxed as regular corporations or elect to be taxed as homeowners' associations. The Organization was taxed as a regular corporation for the year ended December 31, 2001. As a regular corporation, the Organization is taxed only on its non-membership income, such as interest earnings and net profit from the Reporter Fund's activity, at regular federal and state tax rates.

Member Assessments

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

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

Continued on next page

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the year ended December 31, 2001

The remaining portion of the Organization's cash and investment balances are held in an investment firm located in Palm Beach County. These funds are insured by the Securities Investor Protection Corporation up to \$500,000 per account. The Organization had no uninsured balances in these accounts at December 31, 2001.

8. LONG-TERM DEBT:

Long-term debt consists of the following:

Unsecured promissory notes to a Company that provided irrigation and swale maintenance work to the Community, with annual payments of \$99,281 due July 1, 2002 through July 1, 2005, including interest with an effective rate of 4.98%.

\$ 352,036

Annual requirements to amortize notes payable are as follows:

December 31	
2002	\$ 82,152
2003	85,529
2004	89,888
2005	<u>94,467</u>

\$ 352,036

9. COMMITMENTS:

The Organization entered into a 5-year contract for transportation services effective July 1, 2001. The contract is subject to annual insurance costs and excess fuel cost adjustments and annual increases of 3% to be effective July 1 of each year. The required annual payments for December 31, 2002 are estimated to approximate \$789,000.

In April 1999, the Organization accepted a renewal agreement for bulk cable services that would extend the existing contract for an additional five years. The agreement is subject to annual increases not to exceed the Consumer Price Index or 5% (whichever is less). The agreement became effective May 1, 1999. Anticipated bulk cable costs for the year ended December 31, 2002 approximate \$1,193,000, and have been budgeted for accordingly.

10. RELATED PARTY:

During 2001, the Board of Directors approved an annual service contract for the computers in the gatehouses for \$225 per month with a company that is owned by the grandson of a Board of Director. In addition, the Organization paid this company \$1,585 for service on a printer, which has been recorded as a security related expense in the Security Fund. There were no balances due to this related party at December 31, 2001.

LKD
LAMN, KRIELOW, DYTRYCH & CO.
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

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

INDEPENDENT AUDITORS' REPORT

We have audited the accompanying balance sheet of United Civic Organization, Inc. as of December 31, 2001, and the related statements of revenues, expenses and fund balance, and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of United Civic Organization, Inc. as of December 31, 2001, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

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

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

January 31, 2002

The Jewish Mark Twain: Belated Recognition

By Seymour I. Kawaller

A news item from Moscow reports that Sholem Aleichem, identified as "the great Russian Jew," has been honored with a monument recognizing his status as an icon of Russian literature. The design is fitting even though the size doesn't match his prominence in the pantheon of Russian literary greats. According to the description, Sholem Aleichem stands atop a pedestal in the shape of a torah — the holy book of Jewry which is a treasured possession of every synagogue. Peering over his glasses, with his hair and coat flapping in the wind, he seems a likely figure to have created Tevye, the "hero" of the classic stage play *Fiddler on the Roof*.

Despite the worldwide recognition Sholem Aleichem has won for *Fiddler* and the rest of the huge cast of characters he had brought to life in his prolific writing career, the monument is not as overwhelming as the writer's reputation, nor is it prominently displayed in a major site in the capitol metropolis of his homeland.

The location is practically hidden in a courtyard, not far from where the Jewish theater used to stand the theater where Solomon Mikhoeles, Russia's leading Jewish actor, played the role of Tevye before he was killed. His death was widely thought to have been a carefully staged auto accident during Joseph Stalin's efforts to eradicate Jews in the Soviet Union. If the dedication of the monument, in the presence of the Ambassador of Israel, was designed to showcase a more tolerant attitude toward their Jewish citizens, the significance escaped some

of those who witnessed it. Few Russians have any appreciation of the importance of the writer in Jewish life. Comments made by a Russian woman passing the ceremony dismissed the event with the remark, "It's a Jewish monument." Her companion responded, "We don't love them." It is this reflection of Russian anti-Semitism that has influenced the city to station a police unit in the area to deter vandalism.

Still, it is a triumph of sorts to win even this grudging recognition for a writer whose works have been translated into many languages and whose words have won the enduring fame that equals the artistic recognition won by his contemporary, Marc Chagall. Born Solomon Rabinovich in 1859 in what is now the Ukraine, he published his first short stories in 1883 under the pen name of Sholem Aleichem, just as Samuel Clemens used the *nom de plume* Mark Twain as his byline.

Sholem Aleichem emigrated to New York in 1914 and died two years later. In the world of Jewish literature, his name will live forever. I recall how, in the years when my father-in-law spent his retirement in Miami Beach, there would be a weekly sign in the hotel elevator advising the residents that "Mr. Jaffe will read Sholem Aleichem in Flamingo Park at 2 pm." Invariably, there was a large turnout of Jewish intellectuals, a compliment to my father-in-law's talent, but an equally fervent sign of appreciation of Sholem Aleichem's status

Choices

A woman just had her bedroom painted when she noticed a large handprint on the wall. She called to the painter who was painting the next room. "Painter, would you like to see where my husband put his hand in the dark last night?" The painter replied, "I sure would, but I've got to finish this closet first."

Or. Two men were walking down the street and one of them carried an umbrella. It started to rain and one said to the other, "Open your umbrella." The other one said, "My umbrella is not worth *bubkes*; it is full of holes." "So why did you bring it?" "Did I know it was going to rain?"

Or. The mother who gave her son two ties for Hanukkah. He promptly put one on, whereupon his mother said, "What's the matter, Herby, you don't like the other one?"


Or. In an avant-garde art gallery, a woman was observing all the modern paintings when she stopped before a small oblong white panel in the center of which was a tilted black prong. Not knowing what to make of this piece of art, she asked the gallery owner what the artist called it. He replied, "Lady, it's my light switch." *From the Internet*

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.

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KENT M 1/1.1	12,000
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SHEFFIELD N 1/1.5	14,500
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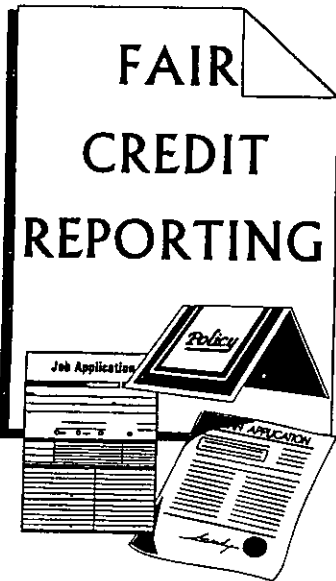
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Federal Trade Commission
Bureau of Consumer & Business Education
Office of Consumer & Business Education
(202) 326-3650

September 1997

If you've ever applied for a charge account, a personal loan, insurance, or a job, there's a file about you. This file contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy.

Companies that gather and sell this information are called Consumer Reporting Agencies (CRAs). The most common type of CRA is the credit bureau. The information CRAs sell about you to creditors, employers, insurers, and other businesses is called a consumer report.

The Fair Credit Reporting Act (FCRA), enforced by the Federal Trade Commission, is designed to promote accuracy and ensure the privacy of the information used in consumer reports. Recent amendments to the Act expand your rights and place additional requirements on CRAs. Businesses that supply information about you to CRAs and those that use consumer reports also have new responsibilities under the law.

Here are some questions consumers commonly ask about consumer reports and CRAs — and the answers. Note that you may have additional rights under state laws. Contact your state Attorney General or local consumer protection agency for more information.

Q. How do I find the CRA that has my report?

A. Contact the CRAs listed in the Yellow Pages under "credit" or "credit rating and reporting." Because more than one CRA may have a file on you, call each until you locate all the agencies maintaining your file. The three major national credit bureaus are

- Equifax, P.O. Box 740241, Atlanta, GA 30374-0241; (800) 685-1111
- Experian (formerly TRW), P.O. Box 949, Allen, TX 75013; (800) 682-7654
- Trans Union, 760 West Sprout Road, P.O. Box 390, Springfield, PA 19064-0390; (800) 916-8800.

In addition, anyone who takes action against you in response to a report supplied by a CRA — such as denying your application for credit, insurance, or employment — must give you the name, address, and telephone number of the CRA that provided the report.

Q. Do I have a right to know what's in my report?

A. Yes, if you ask for it. The CRA must tell you everything in your report, including medical information, and in most cases, the sources of the information. The CRA also must give you a list of everyone who has requested your report within the past year — two years for employment related requests.

Q. Is there a charge for my report?

A. Sometimes. There's no charge if a company takes adverse action against you, such as denying your application for credit, insurance or employment, and you request your report within 60 days of receiving the notice of the action. The notice will give you the name, address, and phone number of the CRA. In addition, you're entitled to one free report a year if you can prove that (1) you're unemployed and plan to look for a job within 60 days, (2) you're on welfare, or (3) your report is inaccurate because of fraud. Otherwise, a CRA may charge you up to \$8 for a copy of your report.

Q. What can I do about inaccurate or incomplete information?

A. Under the new law, both the CRA and the information provider have responsibilities for correcting inaccurate or incomplete information in your report. To protect all your rights under this law, contact both the CRA and the information provider.

First, tell the CRA in writing what information you believe is inaccurate. CRAs must reinvestigate the items in question — usually within 30 days — unless they consider your dispute frivolous. They also must forward all relevant data you provide about the dispute to the information provider. After the information provider receives notice of a dispute from the CRA, it must investigate, review all relevant information provided by the CRA, and report the results to the CRA. If the information provider finds the disputed information to be inaccurate, it must notify all nationwide CRAs so that they can correct this information in your file.

When the reinvestigation is complete, the CRA must give you the written results and a free copy of your report if the dispute results in a change. If an item is changed or removed, the CRA cannot put the disputed information back in your file unless the information provider verifies its accuracy and completeness, and the CRA gives you a written notice that includes the name, address, and phone number of the provider.

Second, tell the creditor or other information provider in writing that you dispute an item. Many providers specify an address for disputes. If the provider then reports the item to any CRA, it must include a notice of your dispute. In addition, if you are correct — that is, if the information is inaccurate — the information provider may not use it again.

Q. What can I do if the CRA or information provider won't correct the information I dispute?

A. A reinvestigation may not resolve your dispute with the CRA. If that's the case, ask the CRA to include your statement of the dispute in your file and in future reports. If you request, the CRA also will provide your statement to anyone who received a copy of the old report in the recent past. There usually is a fee for this service.

If you tell the information provider that you dispute an item, a notice of your dispute must be included anytime the information provider reports the item to a CRA.

Q. Can my employer get my report?

A. Only if you say it's okay. A CRA may not supply information about you to your employer, or to a prospective employer, without your written consent.

Q. Can creditors, employers, or insurers get a report that contains medical information about me?

A. Not without your approval.

Q. What should I know about "investigative consumer reports"?

A. "Investigative consumer reports" are detailed reports that involve interviews with your neighbors or acquaintances about your lifestyle, character, and reputation. They may be used in connection with insurance and employment applications. You'll be notified in writing when a company orders such a report. The notice will explain your right to request certain information about the report from the company you applied to. If your application is rejected, you may get additional information from the CRA. However, the CRA does not have to reveal the sources of the information.

Q. How long can a CRA report negative information?

A. Seven years. There are certain exceptions:

- Bankruptcy information may be reported for 10 years.
- Information reported in response to an application for a job with a salary of more than \$75,000 has no time limit.
- Information reported because of an application for more than \$150,000 worth of credit or life insurance has no time limit.
- Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

Q. Can anyone get a copy of my report?

A. No. Only people with a legitimate business need, as recognized by the FCRA. For example, a company is allowed to get your report if you apply for credit, insurance, employment, or to rent an apartment.

Q. How can I stop a CRA from including me on lists for unsolicited credit and insurance offers?

A. Creditors and insurers may use CRA file information as a basis for sending you unsolicited offers. These offers must include a toll-free number for you to call if you want to remove your name and address from lists for two years; completing a form that the CRA provides for this purpose will keep your name off the lists permanently.

Q. Do I have the right to sue for damages?

A. You may sue a CRA, a user or — in some cases — a provider of CRA data, in state or federal court for most violations of the FCRA. If you win, the defendant will have to pay damages and reimburse you for attorney fees to the extent ordered by the court.

Q. Are there other laws I should know about?

A. Yes. If your credit application was denied, the Equal Credit Opportunity Act requires creditors to specify why — if you ask. For example, the creditor must tell you whether you were denied because you have "no credit file" with a CRA or because the CRA says you have "delinquent obligations." The ECOA also requires creditors to consider additional information you might supply about your credit history. You may want to find out why the creditor denied your application before you contact the CRA.

Q. Where should I report violations of the law?

A. Although the FTC can't act as your lawyer in private disputes, information about your experiences and concerns is vital to the enforcement of the Fair Credit Reporting Act. Send your questions or complaints to: Consumer Response Center - FCRA, Federal Trade Commission, Washington, D.C. 20580.

For More Information

For a free copy of Best Sellers, a complete list of FTC publications, contact: Consumer Response Center Federal Trade Commission Washington, D.C. 20580 (202) 326-2222; TDD: (202) 326-2502

You also can visit us at www.ftc.gov on the Internet.

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The Bird

Mrs Davidson's dishwasher quit working, so she calls a repairman. Since she has to go to work the next day, she tells him, "I'll leave the key under the mat. Fix the dishwasher, leave the bill on the counter, and I'll mail you the check

"Oh, by the way, don't worry about my bulldog Spike; he won't bother you. But, whatever you do, do not, under any circumstances, talk to my parrot!"

When the repairman arrives at Mrs Davidson's apartment the next day, he discovers the biggest and meanest bulldog he has ever seen. But, just as she said, the dog just lies there on the carpet watching the repairman go about his business.

The parrot, however, drove him nuts the whole time with his incessant yelling, cursing, and name calling. Finally, the repairman couldn't contain himself any longer and yelled, "Shut up, you stupid ugly bird!"

To which, the parrot replied, "Get him, Spike!"

From the Internet

		SHUTTLE BUS			BUS SCHEDULE					
CLUB	RODS			DREXEL	OUTLET	BABY	PERIM	HASTNGS	PERIM	CLUB
HOUSE	REST.	LIBRARY	HUMANA	PLAZA	MALL	SUPER	DRIVE	C.H.	DRIVE	HOUSE
9:00	9:05	9:09	9:12	9:18	9:23	9:29	9:35	9:37	9:45	9:47
10:00	10:05	10:09	10:12	10:18	10:23	10:29	10:35	10:37	10:45	10:47
11:00	11:05	11:09	11:12	11:18	11:23	11:29	11:35	11:37	11:45	11:47
12:30	12:35	12:39	12:42	12:48	12:53	12:59	1:05	1:07	1:09	1:15
1:30	1:35	1:39	1:42	1:48	1:53	1:59	2:05	2:07	2:09	2:15
2:30	2:35	2:39	2:42	2:48	2:53	2:59	3:05	3:07	3:09	3:15
3:30	3:35	3:39	3:42	3:48	3:53	3:59	4:05	4:07	4:09	4:15
4:30	4:35	4:39	4:42	4:48	4:53	4:59	5:05	5:07	5:09	5:15
5:30	5:35	5:39	5:42	5:48	5:53	5:59	6:05	6:07	6:09	6:15

* NOTE - OUTLET MALL IS CLOSED ON MONDAYS

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

TUES. AND THURS. 3:30 TO THE POST OFFICE

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

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

ROUTE #1	INTERNAL BUS SCHEDULE													
CLUBHOUSE	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
WELL. L&M	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
WELL. A	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
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
CLUBHOUSE	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
CLUBHOUSE	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

SPECIAL BUS			
MON.		PICK UP	BACK TO
C-HOUSE	11:00		C-HOUSE
TARGET	11:25	1:25	2:35
K-MART	11:30	1:30	2:40
WAL-MART	11:35	1:35	2:45
TUES.			
C-HOUSE	11:00		
WEL.MALL	11:25	3:00	3:25
WED.			
C-HOUSE	11:00		
CITY PL.	11:15	3:00	
GARDENS	11:35	3:20	3:45

ROUTE #2														
CLUBHOUSE	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
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
CLUBHOUSE	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

ROUTE #3														
CLUBHOUSE	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
GREENBRIER	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
KINGSWOOD	8:03	9:03	10:03	11:03	12:33	1:33	2:33	3:33	4:33	6:03	7:03	8:03	9:03	10:03
BEDFORD B	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
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'S 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
SALISBURY	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
CLUBHOUSE	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

SUPPER PICK-UP BUS			
	RED	PINE	PARTH
PUBLIX	LOBSTEIK	MART	TRAIL
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

• ANNOUNCEMENT •

We have settled into our new offices and have installed a new, state of the art phone system that enables us to respond to your calls more efficiently.

This system allows every call for Customer Service, Pest Control, Handyman Services and Accounting to be answered by a live Seacrest Representative. To begin capitalizing on the new and improved service from Seacrest, please use the direct numbers listed below.

CENTURY VILLAGE DIRECT LINE NUMBERS

CUSTOMER SERVICE	656-6310
PEST CONTROL	656-6311
HANDYMAN SERVICES	656-6312
ACCOUNTING	656-6313
MAIN OFFICE	697-4990

Seacrest Services, Inc.
2400 Centre Park W. Drive, Suite 175
West Palm Beach, FL 33409

**Attention: Need A Hand?
Seacrest Is Now Offering The Following
"Handyman Services"
To All Residents of Century Village**

We are offering the services listed below on a time and materials basis.

- Building closet organizers
- Installing new screens and repairing old screens
- Painting inside (includes popcorn ceilings)
- Building shelves
- Installing indoor/outdoor carpeting (patios only)
- Setting up entertainment centers
- Snaking out blocked drain lines
- Replacing A/C and/or water filters
- All caulking inside
- Installing window coverings, blinds, etc.
- Repairing minor drywall damage
- Painting and/or repairing window shutters
- Setting up computers
- Replacing door locks
- Cleaning windows
- Replacing window panes
- Installing door bells
- Installing ceiling fans
- Installing handicap railing(s)
- Installing drop ceilings
- Installing smoke detectors
- Installing any wall racks
- Changing light bulbs
- Plumbing
- Electrical

Seacrest will perform all work in a neat and workmanlike manner with professional expertise. Seacrest Services, Inc. complies and abides by all the local, state and federal governmental laws. Seacrest Services has a general contractors license Seacrest is licensed and insured.

Call Seacrest Services, Inc. -- A NAME YOU CAN TRUST -- for your handyman work.