

Reporter

Volume 21 No. 7

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

July/August 2002

President's Message

Vivian Walsh



As you may know, we have been having problems with our transportation company. There was a delay in payment to it due to a question of interpretation of the contract. We have finally come to an agreement with the bus company and negotiated a better use of the hours worked by the drivers. We were able to save more than 300 hours a month as well as considerable saving in gas expense and come to an amicable agreement with the company.

We are currently in the process of negotiating with Palm Beach County for use of reclaimed water which will be used for our irrigation systems, only (not for drinking purposes). When this agreement is finalized, the residents will be advised.

In the near future, I am planning to meet with all association presidents to allow them to discuss their concerns.

Adelphia has returned to the Village and they are currently working to finish those buildings that were completed, but the wires were not covered. When this is done, Adelphia will finish the work in those high rise buildings which was stopped suddenly when Adelphia ran into money problems.

Finally, I would like to report that UCO's next annual luncheon will be held on Sunday, March 16, 2003. Please mark your calendars and try not to have any conflicting appointments on that date.

UCO Planning to Purchase Medical Building at South Gate

By Kurt Weiss

Many among us, when passing the ugly, run-down medical building at the South Gate, wished there was a way to bring this monstrosity up to par. All attempts to persuade its owners to at least apply a coat of paint were for naught. This, and the necessity to find more space for

UCO's offices, brought me to the realization that we should try to buy the building, renovate it, and use it as our headquarters.

So, about a year ago, I asked Irv Spevak to contact the agents of the Texas owners and see if we could possibly purchase the building and surrounding parking areas. At that time, we also heard that the Palm Beach Library was interested in buying the remainder of the 7.5 acre parcel. The decision to purchase that parcel would be made by the Palm Beach County Commission.

Sometime later, Commissioner Roberts informed me that the county was indeed negotiating to buy the parcel and would agree to sell us the building and surrounding area. At that time, it became apparent that Vivian Walsh would be the next president of UCO, and from then on, she became personally involved in our attempts to bring this plan to fruition. A few weeks ago, we were invited by the County Commission to purchase 1.2 acres which comprised the building and surrounding parking area for a price which sounded eminently reasonable: \$104,691 "as is."

As a further consideration, the county required an easement over our West Drive and the sale to them of a strip of land belonging to UCO about nine feet wide and 73.5 feet long. Although these two additional clauses in the pro-

posed contract require additional clarifications, UCO's Executive Board authorized President Walsh to issue a "Letter of Intent" indicating that UCO is prepared to sign a contract for the purchase of the 1.2 acres and the building subject to clarifications. There is no doubt that these clarifications will enable us to finalize the acquisition.

There is also no doubt that the purchase of the building and the transfer of UCO's offices there would solve our space problem. Our organization experienced tremendous growth these last few years and its future progress will be greatly enhanced by creating additional working areas.

Initial cursory inspections show, of course, the necessity for repairs and the need for landscaping. Further, more precise inspections by licensed professionals will tell us the condition of the air conditioning, plumbing, electrical, etc. The roof will not have to be replaced, just patched in certain spots.

The area, once purchased, will have to be fenced in order to become an integral part of Century Village. This acquisition would enable our volunteers and staff to work in offices which, while still not as plush as those in the other Century Villages, would adequately meet the needs of our organization and offer working conditions more appropriate than before.

All in all, this is the right step, at the right time, in the right direction.

Mold, Mold, Mold!

By Dan Gladstone

Unfortunately, one of the consequences of water damage is mold. Beside damaging the walls and other property, it may have other serious effects, such as your health. It can affect the health of your neighbors and guests, which can result in big lawsuits.

An insurance policy is a contract between the insurance company and the insured. It says specifically what is covered and what is not. One of the conditions is to inform the insurance company immediately of any damage and because we have many snowbirds, it may take months. One of the consequential damages is mold, which results in increased expense.

The associations should put water damage at the top of their agenda because mold is excluded in the coverage of the policy as a pollutant or as consequential loss. The outcome of such neglect can result in a big expense to the association or to the unit owner due to possible ensuing health problems.

Almost all serious water damage can be avoided just by closing the main water valve (faucet) outside, or inside, the apartment.

Visit Our Century Village Web Site
centuryvillagewpb.org



Brochures and Ticket Request Forms are Now Available at the Clubhouse

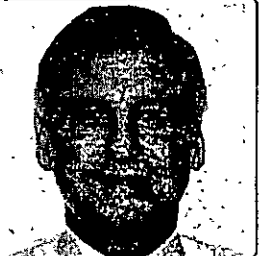
There is absolutely no parking on the swales along the perimeter road. Areas have been newly seeded and sprinkler systems installed. Broken pipes and sprinkler heads cost all of us money.

Delegate Meeting
Fri., Aug. 2, 2002, at 9:30 am
in Auditorium
All Welcome!!!

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

Insurance

Dan Gladstone



A new trend of claims is coming to our Village. As if we do not have enough of water leakage damages and people falling on our property, we are now suing ourselves. Homeowners are suing their own associations for what looks like nuisance claims. Suits for "not abiding" by the bylaws and the like keep our errors and omission policy "busy."

The associations carry a policy of \$5 million coverage with \$5,000 deductible per occurrence, which means that in every claim paid, the association's out of pocket \$5,000 comes first. So study your bylaws and act accordingly.


This month, I happened to meet with very upset association presidents from Canterbury, Stratford, and Dorchester. They found out that the first \$2,500 deductible on the water damages comes from their associations' bank accounts. So please, see to it that the main water valve (faucet) to

each apartment is shut when the apartments are vacant, even for a short time. Do not forget to sign up each homeowner on the permit to call the water authority (samples are available at the UCO office). For buildings that do not have separate valves for each apartment, other solutions can be found. The bottom line is, it saves a lot of money if we keep an eye on it and keep our insurance premiums lower.

In the last few months, we had notices to the "crime policy" for "improper or mishandling" (to say the least) of the association's money. In one case where the board member inflated a contractor's invoice, the money was returned with an apology. In another incident, the president paid, with the association's money, thousands of dollars for a private lift (not a common element). These cases and more are being litigated with a lot of emotion, anger and frustration.

Programs & Services

Pearl Schneyer



The Programs and Services Committee has been meeting on the fourth Wednesday of the month.

Our members, Helen Fisherman, Harriet and Lennie Lapofsky, Mindy Weingart, and Esther Gellis, diligently observe conditions at the pool areas, the Health Facility, and the Main Clubhouse so that we all benefit from the services WPRF is responsible for to us at Century Village. I have asked for volunteers to serve on this committee. Only through actively working with us are we able to effect improvement if needed, and maintaining the finest health facilities in West Palm Beach.

We are going to become very stringent in enforcing the rules prohibiting food being brought to the pool areas. If this practice persists, along with any abuse, IDs will be in jeopardy. If needed, the sheriff will be called in to assist. The same solution will be in effect if food is brought into the Clubhouse by our cards and games players, at any time. There will be new carpeting installed in the near future. We should all take pride in areas we use for our recreation.

We will resume our regular meetings in September. In the meantime, have a wonderful summer.

PERSONALS

Thanks

To all our good dear friends and neighbors — Barbara and I want to thank you all for your prayers and good wishes for me during my recent surgery

The time it would take us to contact all the people that have called (40/60 calls a day), my email is loaded, and my mailbox is stuffed with get well cards would give us writers' cramps, bad ears, and vision headaches

As I go into the recovery phase, we both hope that your feelings will remain the same. We think that the best medicine will be to get back into harness as soon as possible, but not that soon as to be taxing

Phil Shapkin

Sincere Thanks

Many thanks to all our friends and neighbors for their thoughtful kindnesses and condolences upon the passing of my husband, Ernest. They were all greatly appreciated

Roberta Boehm

The Price of Gasoline

You think a gallon of gas is expensive? This makes one think, and puts things in perspective:

Diet Snapple, 16 oz. for \$1.29 = \$10.32 per gal.

Lipton Ice Tea, 16 oz. for \$1.19 = \$9.52 per gal.

Gatorade, 20 oz. for \$1.59 = \$10.17 per gal.

Ocean Spray, 16 oz. for \$1.25 = \$10.00 per gal.

Brake fluid, 12 oz. for \$3.15 = \$33.60 per gal.

Vicks Nyquil, 6 oz. for \$8.35 = \$178.13 per gal.

Pepto-Bismol, 4 oz. for \$3.85 = \$123.20 per gal.

Whiteout, 7 oz. for \$1.39 = \$25.42 per gal.

Scope, 1.5 oz. for \$0.99 = \$84.48 per gal.

And this is the real kicker: Evian water, 9 oz. for \$1.49 = \$21.19 per gal. (\$21.19 for water! And the buyers don't even know the source.)

So, the next time you're at the pump, be glad your car doesn't run on Scope, or Whiteout, or God forbid, Pepto-Bismol or Nyquil!

Just a little humor to help ease the pain of your next trip to the pump...

From the Internet

Herbert J. Nordhauser



Herb Nordhauser passed away in May

Herb was active in Century Village as president of Canterbury K for seven years and as treasurer and tax aide for five years

He was also a UCO delegate, a former member of the Executive Board, and served as lieutenant of C O P. for five years.

Herman Tauber



Herman Tauber passed away last May.

When we first moved to Greenbrier, Herman Tauber was among the first to bid us welcome. His was a soothing presence when events in Greenbrier needed it. For many years, he served as the official photographer of UCO, an organization he backed fully all through these years.

The publication *Greenbrier Grapevine* was wholly the product of his efforts. It enabled us to learn about events in the life of our neighbors, welcoming new residents, giving news of the women's club, or of the three buildings or the corporation's presidents.

More important was his work at St. Mary's Hospital, where he volunteered in 1987 shortly after he came to CV. He gave of himself for others, donating blood to the Red Cross 57 times.

Herman was recently awarded the Kelly Mann Award for his outstanding service to our B'nai B'rith unit.

His sudden death was a blow to us all.

All we have left are memories of a true gentleman and an honest friend.

When you patronize our advertisers, let them know you saw their ad in the UCO Reporter

MEETING DATES — 2002-2003

OFFICERS	EXEC. BOARD	DELEGATES
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.*



Transportation

Michael Spilken



I hope all of you are enjoying your summer, even with the amount of rain that had been falling all over our fair county. I, personally, have been feeling like Noah. He had the responsibility to make an ark to the specific specifications that were given to him by "you know whom."

When Noah submitted his first draft, he was told that what he had put together was not exactly to the specifications that were laid out for him, so Noah went back to his tablet of blueprints and did a little modifying.

What he came up with was a more realistic outline of what was expected. He pared

a little here and a little there and the "man" said that was more like it.

So Noah went and made these changes. His "passengers" at first were not pleased, but they settled down and learned to live with the changes.

Now we go to the future and find that the blueprint that we, Century Village of West Palm Beach, were working under was way out of kilter. So it came down to modifying our blueprint.

This schedule is more suited to our contractual obligations. Please get to know this schedule and use it well.

Until next time, good riding.

What Do We Leave to Our Children's Children?

By Kurt Weiss

Let us talk about our environment. No — not here in Century Village. I mean the United States and, more important, more frightening, our globe. Usually when the subject of environment comes up, people kind of "switch off" or go to "another channel." A pity. Let me stress why we all should pay attention, be more involved, participate more actively, when it comes to the environment.

Let us see what our government is doing. The Bush administration proposed changes in the Clean Air Act rules. Lest you should think that these changes were suggested to improve an already dismal picture of willful neglect — let me assure you that the opposite was the aim of these changes: They would gut efforts to clean up pollution from power plants and other industries. So, we cannot expect any help from the government unless there is a universal outcry against its policies, which is highly unlikely.

Let us see now the status of the environment globally: We have now six billion people on this earth. In 2050, there will be close to nine billion. What can they expect from us? Nothing that would indicate any acceptable standards in their quality of life, and that would, to a large degree, be our fault.

Even now, we do a lousy job in the way we are mishandling what nature has bestowed upon us. Our rain forests disappear, our crops are grown inefficiently, our rivers and oceans are more and more polluted, fish are fewer and fewer — half of what it was only fifteen years ago and we burn more and more oil, thus threatening our climate, our health, our lives.

In 1998, 1.3 billion people had no access to clean water, and it is getting worse. Mil-

lions of acres of tropical forests were lost as these areas were converted to agriculture to feed an ever growing population. Global warming — something our President did not accept even when his own scientific panel assured him that it indeed is a fact — has already had devastating effects. Ice covering in the Arctic Sea has gone from 10.2 feet in 1980 to 5.9 feet in 2002 — a loss of 42%. Winter lake temperature in the Antarctic rose by 1.3 degrees in 15 years between 1980 and 1995. All this and more has direct influence on our climate, our rainfall, our temperature. And now to oil, which seems to be sacrosanct in the highest levels of our government. There are 3.2 billion gallons pumped globally daily, converted mostly into gasoline. When burned in our cars, it becomes carbon dioxide.

We in the United States are the main culprits in this area. We should look for more efficient automobiles, develop alternate fuel sources. Already we daily witness many cases of illness in many of our cities where people cannot breathe, choking when compelled to breathe the carbon dioxide polluted air.

It seems to be that when "bread and butter issues" are involved, such as concerns regarding Social Security or health care, there is ample participation by many concerned people to bring about changes. However, when it comes to the environment, those fighting for meaningful change are fewer. In many areas, they are being silenced by an overwhelming preponderance of those who are intent on continuing to amass billions of dollars by maintaining a "status quo" which is injurious to our health. If not stopped, it will make the inheritance we leave to our children's children worthy of Dante's Inferno.

Aloha, Father

Two priests decided to go to Hawaii on vacation. They were determined to make this a real vacation by not wearing anything that would identify them as clergy. As soon as the plane landed, they headed for a store and bought some really outrageous shorts, shirts sandals, sunglasses, etc.

The next morning, they went to the beach, dressed in their "tourist" garb. They were sitting on beach chairs, enjoying a drink, enjoying the sunshine and the scenery when a "drop dead gorgeous" blonde in a tiny bikini came walking straight towards them. They couldn't help but stare.

As the blonde passed them, she smiled and said, "Good morning, Father." "Good morning, Father," nodding and addressing each of them individually, then passed on by. They were both stunned. How in the world did she know they were priests?

The next day, they went back to the store, bought even more outrageous outfits. These were so loud, you could hear them before you even saw them. Once again, they settled on the beach in their chairs to enjoy the sunshine, etc.

After a while, the same gorgeous blonde, wearing a string bikini, taking her sweet time, came walking toward them (They were glad they were wearing sunglasses because their eyes were about to pop out of their heads.) Again, she approached them and greeted them individually, "Good morning, Father," and started to walk away.

One of the priests couldn't stand it and said, "Just a minute, young lady."

"Yes," she replied.

"We are priests, and proud of it, but I have to know, how in the world did you know we are priests?"

"Father, it's me, Sister Angela."

From the Internet

Cable

Larry Kerner



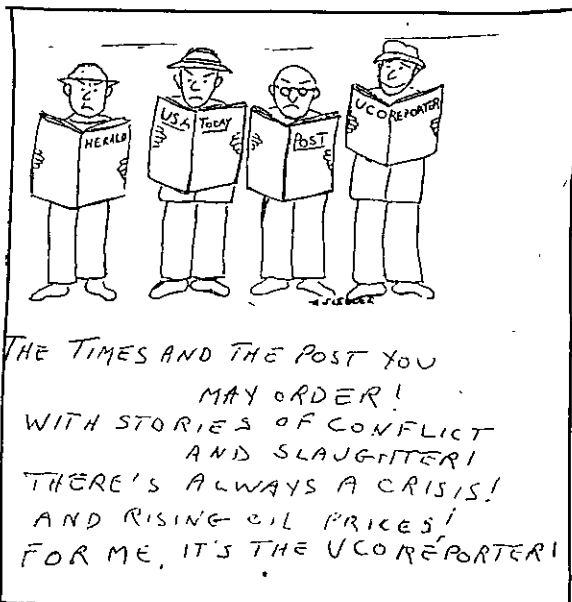
In answer to the question "What's with Adelphia?"...

To the people who do not read the newspapers — Adelphia, the sixth largest provider of cable in the country, is in Chapter 11. New money is now available. Fiber optics was in short supply, and is now on hand.

Labor-wise — repairs are

ongoing, and shortly, contractors will resume upgrading and cleaning up the associations that are unfinished. In the interim, we have lost no channels.

If you have a problem with the set in your unit — call 848-1600. Relax and enjoy — the problems will be solved with no additional charge to you.



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 Tooth Truth

I'm always amazed to hear of crash victims so bad mutilated that they have to be identified by their dental records. What I can't understand is, if they don't know who you are, how do they know who your dentist is?

From the Internet

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UCO Reporter

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 To assure acceptance, name and address must appear.

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

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Anshei Sholom Welcomes New Rabbi

By Max Hammerman



Rabbi Bernard Stefansky of Boynton Beach was received warmly by the congregation of Anshei Sholom upon assuming his duties as spiritual leader of this synagogue.

Rabbi Stefansky, who was born in Czechoslovakia, came to the United States at the age of 11. He succeeds Rabbi Israel Jacobs who re-

tired at the expiration of his contract on August 1. The new rabbi comes from a long line of rabbis on both his father's and mother's side.

Previously, Rabbi Stefansky served in Norwood, Mass., Medford, Mass., and in several Temples on Long Island.

At the time Rabbi Stefansky was interviewed and led the services at Anshei Sholom, the unanimous reaction of the congregation, as expressed to President Marvin Zweibach, was, "Sign him up. Don't let him get away."

Rabbi Stefansky has many plans for outreach programs and community involvement, pointing out that he was chaplain for various hospitals, police and fire departments and departments of correction wherever he lived.

The congregation looks forward to great activity under his leadership.

Perils on Patios

If your patio is not enclosed, and it is carpeted, you should lift the covering and examine the concrete.

After checking, one of our neighbors found cracks and pitting in the concrete, some of the pits nearly two inches deep and six inches wide. For upper level apartments this is a threat, not only to your floor, but also to the ceiling of the apartment below.

The carpet holds rain water which soaks the concrete (which was not of the best quality when installed) and causes damage.

For enclosed patios, watering plants will have the same effect if too much water is used. Similar precautions should be taken and any erosion should be repaired immediately.

Max Hammerman

Prescription Drugs from Canada

By Irwin Heller

As most everyone is aware, many Americans struggle to find a way to cope with the ever-increasing expense of prescription drugs today. Some Americans face financial choices which impact them severely. The cost of prescription drugs in the United States is sometimes cost-prohibitive.

The US House of Representatives Government Reform and Oversight Committee recently completed a study concluding that many Americans, especially senior citizens, are paying significantly more for identical medications than citizens of neighboring countries.

For the past couple of years, Congress has debated numerous bills that purport to provide effective cost containment for prescription drugs. However, such efforts so far have been futile. It is clear that the government is unlikely to provide relief in the near future, leaving seniors and other citizens to their own devices. And, to add to the problem, as we get older the insurance premiums go up, while drug coverage goes down.

Working or retired, seniors are going to great lengths to purchase cheaper drugs. Many of them travel to Canada or Mexico where US-made drugs cost less, purchase them over the

Internet, or have been forced into mail order plans by their own health coverage.

One thing is certain: the Rx drug trade is a messy and expensive industry.

About 80% of retirees use at least one prescription medicine every day. An estimated 15 million Medicare beneficiaries pay full retail for their medication, according to the AARP. For seniors taking three or more drugs, the costs average between \$500 and \$1,500 a month.

Most Canadian drugs tend to be less expensive than those in the United States because of the exchange rate, and Canada's socialized medical system with price controls. Then again, many US drugs are manufactured in Canada — some under the same names, while others are equivalent products with different names.

"Anyone who has never made a mistake has never tried anything new."
Albert Einstein

Memory

My forgetter's getting better

But my rememberer is broke

To you that may seem funny
But, to me, that is no joke
From when I'm "here" I'm wondering

If I really should be "there"
And, when I try to think it through,

I haven't got a prayer!
Oft times I walk into a room,

Say "what am I here for?"
I wrack my brain, but all in vain

A zero, is my score.
At times I put something away

Where it is safe, but, Gee!
The person it is safest from is, generally, me!

When shopping I may see someone,

Say "Hi" and have a chat,
Then, when the person walks away

I ask myself, "who was that?"

Yes, my forgetter's getting better

While my rememberer is broke,

And it's driving me plumb crazy

And that isn't any joke
Can you relate???

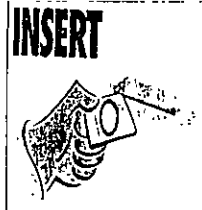
Please send this to everyone you know because

I don't remember who I sent this to.

From the Internet
Submitted by Ken Davis

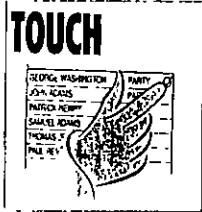
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ACTIVATE THE MACHINE by inserting the Voter Card into the yellow slot on the lower left-hand side of the machine using the tip of your finger to insert the card until you feel it click.



STEP 2. SELECT

MAKE YOUR SELECTIONS by touching the circle to the right of the candidate(s) or measure(s) of your choice. A green checkmark will appear in the circle . Repeat this process until you have selected the candidate(s) or measure(s) of your choice. (If you make a mistake or change your mind, simply touch the checkmark. It will disappear and you can make a new choice).



STEP 3. CAST YOUR BALLOT

WHEN YOU HAVE COMPLETED ALL YOUR SELECTIONS touch the "NEXT" arrow in the lower right corner of the screen. Once you are ready, on the last screen is a yellow button "TOUCH HERE TO CAST YOUR BALLOT". Touch the yellow square in the middle of the screen to cast your ballot. You cannot change your mind after the ballot is cast. After casting your ballot, the Voter Card will pop out. Return it to the Pollworker.

SAMPLE BALLOT

**OFFICIAL BALLOT
GENERAL ELECTION
MARCH 12, 2002**

WEST PALM BEACH DISTRICT 1	
Vote For One	
JAMES "JIM" EXLINE	<input type="radio"/>
ROBBIE T LITTLES	<input type="radio"/>
LEAH SCHAD	<input type="radio"/>
DISTRICT 3	
Vote For One	
MARY BRANDENBURG	<input type="radio"/>
KIMBERLY MITCHELL	<input type="radio"/>

ATTENTION VOTERS

Each elector is required to present a Florida driver's license, a Florida identification card issued under s. 322.051, or any other acceptable photo ID. If you do not have picture identification, you will be required to complete an affidavit verifying your identity.

The polls are open from 7:00 A.M. to 7:00 P. M. on Election Day

Your polling location is listed on your voter registration card. If you have moved from the address listed on your voter registration card, the law requires that you vote in the precinct to which you have moved. If you are unsure of the polling location of your new precinct call 561-656-6200 for further information.

Development of New Dental Products By Eli Grossman, D.D.S.

Walking down the aisles of a pharmacy, one can't help but notice the over-the-counter medical and dental products on the shelves; there are literally hundreds of them to choose from. Do you ever wonder how they get there? Whether or not they work as they are supposed to? Are they safe to use as directed? While I cannot speak for many medical products, I can tell how many of the dental products get there and the research and testing that goes into putting them on the shelf. Today one goes into a store to purchase a tube of toothpaste; it is not that simple. You will find a toothpaste that is meant to be used for sensitive teeth, one that will whiten teeth, one that will control tartar, one that will improve a gum condition. Do you want a gel or a paste, a tube or a pump? Pretty confusing, isn't it?

Thus, a company must have something specific in mind when it decides it wants to develop a new product. Since I have used dentifrices as an example, I shall tell, in some detail,

how one is developed before it turns up on the shelf of your pharmacy. The same goes for other oral care products, such as oral rinses, toothbrushes, dental floss, etc.

A major pharmaceutical company decides to develop a tartar control dentifrice. Before a formulation is put into place, each individual ingredient is tested for safety and efficacy, both in animals and humans. If any of the ingredients have not been in common usage, Federal Drug Administration approval must be obtained as an investigative new drug. Once this is accomplished, the completed product is tested once again in animal and small pilot studies. This process could possibly take a number of years before all the approvals and tests are completed. At this point, the experimental product is ready for human testing on a large scale.

These studies are conducted at independent research centers, either located at universities or independent research sites. They must follow a prescribed blueprint, known as a proto-

col. This protocol contains the number of subjects that will be in the study, which could vary from 200 to as many as 600 subjects. It tells us the physical condition, as well as the dental status of each subject. There are usually age requirements, sex of each subject, medical and dental history. Pregnancy, certain medications, etc. will usually exclude subjects. Each potential panelist is required to sign a letter of informed consent. Some of the items covered in this letter are: listing the benefits, the risks, the fact that all data is confidential and that participation in the study is voluntary and that a subject may withdraw at any time. Also, this consent form will state the number of participants and the honorarium they will receive upon completion of the study (usually a cash stipend). All procedures are explained as well as the length of the study.

No study can be initiated without the consent of an outside independent panel. These people review the protocol, study the consent form and the items listed,

and give permission for the trial to proceed once they are assured that the product is safe.

As a rule, approximately 90% of all panelists enrolled complete a study. Some of the common reasons for dropping out are: they are unable to keep their appointments, do not like the taste of the product, illness, etc. It is on very rare occasions that subjects drop out due to an adverse affect. When this occurs, the subject stops using the test product and the progress of the problem is followed. If the test product is the cause, the problem disappears in a few days.

All tests involve the use of a placebo product. In this way the contrast between the test product and the placebo determines whether or not the product being tested really works.

All studies on a new product are conducted at two or more sites. Thus a single study will not determine whether or not a product will be put on the market.

The system that I have described above is much

more complex than I have made it. However, I hope I have given you some idea of the complexity and detail that goes into every product you see on the shelf of your drug store. Even after a product has undergone this entire routine, there is no guarantee that it will be a financial success and be readily accepted by the public. I have been involved in many lengthy and expensive clinical studies that produced nothing but failure and never made it to the shelves.

So when you see a product on the shelf and remark how expensive it is, you may have some idea of the research, clinical trials and expense that went into its production. In addition, we are all paying for the expense involved for those products that never made it to your pharmacy.

Dr. Grossman is a dentist with 19 years experience clinically testing oral hygiene products. He has co-authored many papers on this subject. Any questions you may have regarding this topic may be addressed to him c/o this paper.

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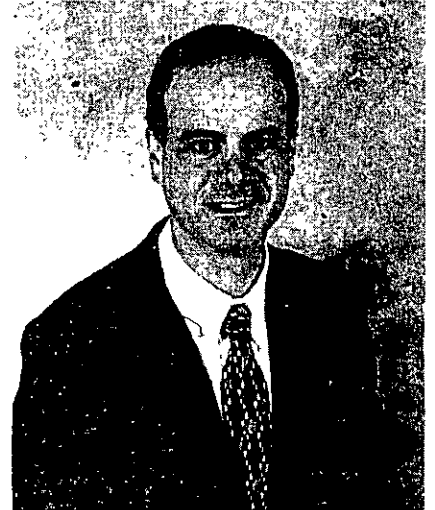
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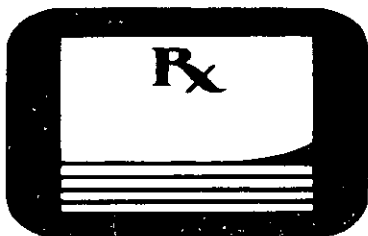
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Course 101 — Installment 8 — Association Authority and Responsibility By Bob Fogelman**Right of Access to Units**

The association is granted, by statute, the irrevocable right of access to each individual condominium unit. Such access must be during reasonable hours for the purpose of maintenance, repair, or replacement of common elements or any portion of the unit for which the association is responsible. As well, the association may have access to units to make emergency repairs which are necessary to prevent damage to the common elements or to another unit, such as to repair a broken water pipe which could cause water intrusion into other units (718.106 (3) and 718 111 (5), F.S.).

When the declaration of condominium requires a unit owner to provide a key to the condominium association so as to allow ready access to units, such requirement has been judicially upheld in Florida. The unit owner, not the condominium association, is responsible for any damage incurred in obtaining access to the unit if the access is not allowed by the unit owner (718 303 (1), F.S.).

Smoking and the "Clean Indoor Air Act" Smoking restrictions, like the restrictions on the consumption of alcoholic beverages, are a proper subject for condominium rules and regulations. The moderation of individual conduct is frequently required in the community to preserve harmony for the benefit and public health of the majority of residents. In addition to the association's ability to restrict smoking on the common property by rule, the board must also comply with the requirements of the Florida Clean Indoor Air Act (386 203 (3) and 386 205 (4), F.S.).

The Clean Indoor Air Act places recreational facilities and meetings of the condominium association under its jurisdiction (386 203 (1) and (3), F.S.). Smoking is not permitted at meetings in the community, either of the board of administration or the members, except in designated smoking areas or unless the meeting is being held in a private residence. Any person violating the Act or the non-smoking area designated under the Act is subject to a \$100 fine for the first occurrence and a \$500 fine for each subsequent occurrence.

The board of administra-

tion is responsible for designating smoking areas in required places (i.e., recreational facilities) and during required meetings. The board is also responsible for enforcing the designations. The board is not required to designate any area for smoking; but if it does, not more than one-half the total square footage of the area may be allowed for smoking (386 205 (4), F.S.). Signs must be posted conspicuously for smoking and non-smoking areas, and under no circumstances shall smoking be permitted in restrooms or in water fountain areas (386.203 (6) and 386.206, F.S.).

Keeping the Property Insured The condominium association is required to use its best efforts to obtain and maintain adequate insurance. This insurance must cover the association, the association property, and the condominium property in the following respects: all hazard policies must be issued to protect fixtures, installations, or additions which are part of the building within the unfinished interior surfaces of the perimeter walls, floors, and ceilings of the individual units. Such fixtures and parts of the building must be those which were initially installed by the developer, or their replacements when they are of similar kind and quality (718 111 (11)(a) and (b), F.S.).

Association insurance coverage does not include the floor coverings, wall coverings, or ceiling coverings within units unless prior to October 1, 1984, the association was required to obtain such coverage by the declaration of condominium (718 111 (11)(a) and (b), F.S.).

Insurance policies which are obtained by the association are official records of the association and must be made available for inspection by unit owners at reasonable times (718.111 (11)(a) and (12)(a) 8, F.S.). Unit owners shall be considered additionally insured under all association policies. When obtaining insurance, the association must comply with the requirements for competitive bidding when the costs for the coverage exceeds \$5,000 (718 3026 (1), F.S.).

Borrowing Money In conjunction with its powers to manage, maintain, and operate the condominium

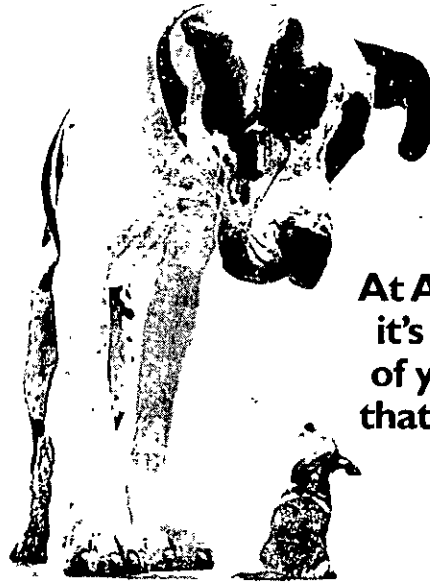
property and repair and replace the common elements, the association has the power to borrow necessary funds (607 0302 (7) and 617.0302 (7), F.S.). More specifically, the association may contract and incur liabilities, borrow money at such rates of interest as it may deem appropriate, and secure any of its obligations by mortgaging or pledging any or all of its property or

income (718 111 (7), F.S.). Thus, any assessment which is levied could be used to collateralize a loan to the association in connection with its duties and responsibilities for maintenance, repair, and replacement of common elements. The association also has the authority to purchase units in the condominium and, in connection therewith, to mortgage such units (718 111

(9), F.S.).

Exercising All Necessary and Convenient Powers The condominium association, as a Florida corporation, either for profit or not-for-profit, has and may exercise all powers which are necessary or convenient to the purpose for which the corporation is organized (607.0302 and 617.0302 (15), F.S.).

Continued on page 16



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The closest I ever got to a 4.0 was my blood alcohol content

I live in my own little world, but it's OK; everyone knows me here.

I saw a rather large woman wearing a sweatshirt with "Guess" on it. I said, "Thyroid problem?"

I don't do drugs anymore 'cause I find I get the same effect just by standing up really fast.

Sign in Chinese pet store "Buy one dog, get one flea."

Money can't buy happiness, but it sure makes misery easier to live with.

I got a sweater for Christmas; I really wanted a screamer or a moaner.

If flying is so safe, why do they call the airport the "terminal"?

If life deals you lemons, make lemonade; if it deals you tomatoes, make Bloody Marys.

I love being married. It's so great to find that one special person you want to annoy for the rest of your life.

Shopping tip. You can get shoes for 85¢ at bowling alleys.

I am a nobody, nobody is perfect, and therefore, I am perfect.

Everyday I beat my own previous record for number of consecutive days I've stayed alive

That Claudia Schiffer must be a genius because I told a friend my plan to attain world peace, and he told me I have "Schiffer Brains"

No one ever says "It's only a game!" when their team is winning

Ever notice that people who spend money on beer, cigarettes and lottery tickets are always complaining about being broke and not feeling well?

How long a minute is depends on what side of the bathroom door you're on.


Isn't having a smoking section in a restaurant like having a peeing section in a swimming pool?

Marriage changes passion; suddenly you're in bed with a relative.

Every time I walk into a singles bar I can hear Mom's wise words: "Don't pick that up, you don't know where it's been."

From the Internet



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- Association of Trial Lawyers of America
- Academy of Florida Trial Lawyers
- Palm Beach County Bar Association

Elected and Appointed Positions

- Academy of Florida Trial Lawyers, Board Member
- Association of Florida Trial Lawyers, Florida State Delegate
- Palm Beach County Bar Association, Personal Injury Continuing Legal Education Committee, Past Chair
- National Victim Center, Member
- Forensic Center for Traumatic Stress, Advisory Board
- Coalition for Family Safety, Board of Directors
- Academy of Florida Trial Lawyers, Young Lawyers Section, Past Chairperson

Experience

- In practice in Palm Beach County since 1987
- Extensive civil & criminal trial experience

Education

- Juris Doctorate (J.D.), Stetson University, 1987
- Bachelor of Arts (B.A.), University of Central Florida, 1984

Personal

- 40 years old
- Born in Bronx, New York
- Married to West Palm Beach native Helen Wagner McAfee
- Two children, Rebecca (11) and Ryan (9)
- Wellington Youth Soccer, Coach, 1996-2000

WILLIAM J. MCAFEE
GROUP 34
Circuit Court Judge

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Potpourri

Ruth Hafter



Memories vs. Genealogy

It looks like we are in for a hot, dry summer. Our neighbors have flown the coop and the winter schedules have slowed down accordingly. What is a body to do with all this free time? The grandkids and great-grandkids always ask us, "When you were our age, what did you do?" This is a good time to catch up on leaving them a record of our former lives and this is something only we can give to them. When I hear someone say to me, "You think you can write a book? I have had things happen during my lifetime that would fill two books!" And, they are right, our histories can be preserved only by us.

Writing your memoirs is different from writing your genealogy. Your memories are locked up in *your* head and you do not have to go to libraries and to archives to look up records or wait for someone to send you information. Your memories are like an encyclopedia that only you can record. It is *not* like writing a genealogy which relies on waiting for data to come to you. That can take years.

This takes thought and planning. So, set aside a few hours a day, take out a pad and a pencil, and write down an outline of your life. One neighbor spoke into a tape recorder and her daughter transcribed it on a computer.

It would be nice if you put your birth certificate on your first page. List where you were born. List whether you were the first born, the second, or whatever in the family and give the names of your siblings in sequence. Record where you lived. Write your first memory. Write where you went to school from kindergarten to college. List the friends you made during the years. Record the fun and activities you shared with the family and the reunions. Do not forget to include your pets. Write about your first date. Record the activities in sports, camps, work, inci-

dents and achievements that stand out in your lives, your marriage, and your children and their lineage and how it affected you. Write where you lived when your family was growing up.

Let us not forget the war years which separated families and which created another way of life. State your experiences while being separated from your husband if you were a war wife. Men can recall their service memories and their feelings about being away from loved ones, along with their

unforgettable encounters.

What happened after the children were grown and your responsibilities waned? Did you return to the work force? What were your hobbies besides cooking and cleaning, although one cannot set these culinary creations aside?

How did illness affect your family and how did you handle it? When did you and your spouse decide to move to Florida? Did you readily adjust to the change in climate, with parting from your family, friends, and work force? What did you do with your new life in Florida? Did you acquire new skills in the form of hobbies such as painting, learning card games, learning to use the computer, become involved with volunteering in the area's politics, taking courses in the nearby colleges, or learn

to drive a car? Where did you go if you traveled? List them along with cruises you took, as well as family visits.

You will be surprised how quickly the pen will fly as you remember the laughter and tears which happens to people in the course of living.

Your memoirs do not have to be typed (but it would help). However, once you have your outline completed, perhaps you can talk into a tape recorder and, if you are lucky, maybe someone will transcribe and print it. Then make as many copies you will need at the local printer, have it bound, and sent to those you love. A yearly letter can update your current activities. What a gift of love!

It will be interesting to hear if someone reading this column will follow through. I know several people who

Houston, My Pen Won't Play Nice

When NASA first started sending up astronauts, they quickly discovered that ballpoint pens would not work in zero gravity. To combat the problem, NASA scientists spent a decade and \$12 billion to develop a pen that writes in zero gravity, upside down, underwater, on almost any surface, including glass and at temperatures ranging from below freezing to 300° C.

The Russians used a pencil.

From the Internet

told me of their successes in writing their genealogies, and that it takes time, effort, and money. Writing the story of your life should be fun and a good way for your family and friends to get to know the true you. Have fun!

Seth A. Shapiro, D.D.S.

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Traditional Values For The Modern Age

Special Interest

By Bob Fogelman

For many years I have been writing columns about condominium living and how to manage a condo association. Some of you may not take the time to read what I write and others may let it "go in one ear" and "out the other."

Fine, but then the problems arise, and who do you think comes into UCO for assistance? So here is another shot at problem solving.

My first suggestion is geared towards the role of the condo association officers and board of directors. They have the role of leadership to set goals and policy. Their fiduciary duty means they are responsible to the members of the association, unit owners, as well as the upkeep of the physical condominium structure. They must remain calm, accessible, honest, knowledgeable, have people skills, and be able to effectively communicate.

The board should be involved with the inspection of the property, preventative maintenance, assessment delinquency, see that a job is done as per the written estimate before full payment is made, use only licensed and insured contractors, prepare the budget, conduct meetings and elections, and be willing to seek professional advice when necessary.

My second suggestion is for all associations within a single area, such as Camden, Windsor, Berkshire, etc., band together to form a single condominium incorporated association. Individual associations would still retain their title, officers, and board of directors. They would still be individually incorporated. The overall association would have the individual condo association presidents as officers and directors of the new association.

Each individual association would pay a stipulated sum from their reserves into the new association. Let's take an arbitrary sum, just for example, \$20,000. If there are ten (10) associations in your area, the new association would have at their disposal \$200,000. They would then pay for your new roof, painting of your building, and whatever expenses you would ordinarily pay out of your reserves. However, once the new association is able to show the contractors that they are caring for ten (10) roofs and ten (10) paintings, you can see the cost will be lower

for your individual jobs or for jobs involving ten (10) buildings. Those associations that may not have \$20,000 in reserve would join as soon as they accumulate the necessary funds decided upon. Annual sums would be paid to the master association.

My next suggestion is concerning the rules of the association. They must be clear, necessary, not in conflict with any law, and must be supported by the unit owners. I recommend that someone go through the minutes of the meetings for the past seven to ten years and make a list of all resolutions that were passed. This would give each unit owner a list of policy statements and resolutions previously passed at condominium and board of directors meetings.

Now, let's talk about meetings. Every owner is invited to attend unit owners meetings as well as board of directors meetings. The meetings should be well planned with a listed agenda posted in advance of the meetings. Each unit owner can speak at any meeting on the agenda, with the permission of the presiding officer. Time

limits of three (3) minutes each may be made for each speaker. At a board meeting, only a majority of the members of the board may add to the listed agenda. Minutes of the previous meeting are read and any additions and/or corrections are made. Financial report is given. Committee reports are read as well as the president's report. Attendance of all unit owners present must be noted as well as any proxies held by the secretary. A quorum of 50% of the unit owners — plus one — is a constituted meeting. Motions are made, seconded, and discussed prior to a vote. A majority of those present, including the limited or general proxies, is necessary to pass a motion. However, your documents will state how many votes are necessary to pass an amendment to your declaration.

To sum it all up, the new model documents which are prepared by our attorney for each condominium association are a must, for how can you perform your fiduciary duties as an officer of an incorporated association with documents that are 32 years old? Do you have any idea

QUADRANTS	
PHIL SHAPKIN	ANNE COHEN
<u>Tuesday</u> <u>Northwest Quadrant</u>	<u>Thursday</u> <u>Northeast Quadrant</u>
Cambridge Canterbury Chatham Dorchester Kent Oxford Sussex	Coventry Easthampton Northampton Norwich Plymouth Salisbury Waltham
BOB FOGELMAN	DAVE BERNSTEIN
<u>Wednesday</u> <u>Southwest Quadrant</u>	<u>Monday</u> <u>Southeast Quadrant</u>
Berkshire Camden Somerset Wellington Windsor Hastings	Andover Bedford Dover Golf's Edge Greenbrier Kingswood Southampton Sheffield Stratford

how many new laws have been passed by our state legislature and have been promulgated by the Bureau of Condominiums within the past 32 years? I will guarantee that many old and outdated items must be deleted from your documents and that many new amendments

should be added to the new model documents. Perhaps your problems will no longer be problems once each of your unit owners has a copy of your new documents. Be aware that the law says you must provide a copy of your documents to the new owner once you sell your unit.

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**From the Desk of
Commissioner
Carol Roberts**



**Palm Beach County
Should Lower the
Tax Rate**

While our economy is not booming as it was in the late 1990s, Palm Beach County is certainly not in the doldrums as other parts of the country are. Tourists are coming back, eager to spend money here. Palm Beach is one of only eight counties out of more than 3,000 in the US with a Triple-A bond rating — the highest rating possible — enabling us to borrow and spend at reasonable rates. And our ad valorem tax rate today is lower than it was in 1988, a feat most elected officials wish they could trumpet. But I think we can do more for Palm Beach residents, especially the county's homeowners.

In the past three decades, Palm Beach County has become a force in the South Florida region. We now have over 1.1 million residents,

and our tax base continues to expand each year with new homes and new businesses. As we have met the challenge of smart growth, we have ensured that the public's needs kept pace with growth.

Our progress has resulted in both good news and bad news. The good news is that homeowners have experienced great growth in the value of their homes. But the bad news is that the tax bill goes up every year.

On the heels of a five-year moratorium on raising taxes, the County Commission last year enacted a tax cut. But the commissioners recognized then that we would need to bring into balance these competing interests. Increased assessed values is great news when you sell, but can be a real hardship to many homeowners nonetheless.

Accordingly, I offer the following proposal and chal-

lenge to my fellow commissioners: let's cut property taxes. Our financial picture is sound enough for us to move toward at least a five-percent reduction in the millage rate. Just recently, we were advised that we have a \$13 million windfall in extra income. We can do this! It's not an earth shattering cut, but it will help to keep down the cost of owning a home and return to the taxpayers what is theirs to begin with.

In my 16 years of service to Palm Beach County, my colleagues and I have always set goals that were both realistic and idealistic. Realistic because it does none of us any good to disregard the fiscal, factual and political realities that impact every decision we make. And idealistic because we are all at our best when we look to surpass what we have achieved before.

Now, I am aware that proposing to lower taxes in an election year can be viewed cynically as grandstanding, but this is really a great opportunity to continue our efforts to make Palm Beach County the best — and most affordable — place to live.

I hope my fellow commissioners can agree to work toward this modest goal.

Films for August

08/02	Fri	8pm	"ALI"
08/04	Sun	2pm	Will Smith, Jamie Foxx, Jon Voight
08/04	Sun	8pm	R 157 min
08/05	Mon	8pm	
08/07	Wed	2pm	"THE SHIPPING NEWS"
08/09	Fri	8pm	Kevin Spacey, Judi Dench,
08/11	Sun	2pm	Cate Blanchett
08/11	Sun	8pm	R 111 min
08/12	Mon	8pm	"WE WERE SOLDIERS"
08/14	Wed	2pm	Mel Gibson, Madeleine Stowe
08/16	Fri	8pm	R 138 min
08/18	Sun	2pm	
08/18	Sun	8pm	"MONSTER'S BALL"
08/19	Mon	8pm	Billy Bob Thornton, Halle Berry
08/20	Tue	8pm	R 111 min
08/21	Wed	2pm	
08/23	Fri	8pm	"THE ROOKIE"
08/25	Sun	2pm	Dennis Quaid, Rachell Griffiths
08/25	Sun	8pm	G 127 min
08/26	Mon	8pm	
08/27	Tue	8pm	"THE MOTHMAN
08/28	Wed	2pm	PROPHECIES"
08/30	Fri	8pm	Richard Gere, Laura Linney PG-13 119 min

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.

FITNESS CLASS SCHEDULE

EFFECTIVE: JUNE 1, 2002

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8:30AM	LOW IMPACT AEROBICS	ADVANCED GROUP EXERCISE	LOW IMPACT AEROBICS	ADVANCED GROUP EXERCISE	LOW IMPACT AEROBICS
9:10AM	WEIGHT TRAINING		WEIGHT TRAINING		WEIGHT TRAINING
9:30AM		AQUA AEROBICS		AQUA AEROBICS	
9:45AM	HATHA YOGA		HATHA YOGA		HATHA YOGA
10:30AM		FACIAL GYMNASTICS		FACIAL GYMNASTICS	
11:00AM	FUN & BEAUTY		FUN & BEAUTY		FUN & BEAUTY
2:00PM	SIT & FIT		SIT & FIT		
3:00PM		CONSULTATION		CONSULTATION	

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10:00AM				TAI-CHI	
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ALL CLASSES ARE SCHEDULE SUBJECT TO CHANGE / OR MODIFICATION

Course 101 —

Continued from page 11

The purposes of the association are set forth in the declaration of condominium, the association's articles of incorporation, and the Condominium Act, and the powers that can reasonably be inferred as necessary to carry out those duties are inherent with the corporation, even if they are not expressly stated in those documents (718.111 (2), F.S.)

Responding to Unit Owner Inquiries When a unit owner in the community, following proper procedures, makes an inquiry of the board of administration, the owner is entitled to a written response from the association within thirty (30) days. The unit owner's inquiry must be made in writing and by certified mail, and the board of administration must provide a substantive response or notify the inquiring owner that the association has sought a legal opinion or the advice of the Division of Florida Land Sales, Condominiums and Mobile Homes within the required 30-day time period (718.112 (2)(a) 2, F.S.)

When the board of administration requests advice from the Division, the board is required to provide a substantive response to the unit owner within ten (10) days of receipt of the Division's advice. When the board seeks a legal opinion, it must provide a substantive response to the unit owner within sixty (60) days after receipt of the owner's inquiry. The failure of the association to provide a substantive response to the inquiring unit owner as required precludes the association from recovering attorney's fees and costs in any subsequent litigation, administrative proceedings, or arbitration arising out of the complaints. The board of the association may adopt reasonable rules and regulations regarding the frequency and manner of responding to unit owner inquiries, one of which may be that the association is only obligated to respond to one written inquiry per unit in any given 30-day period (718.112 (2)(a) 2, F.S.)

Termination of the Condominium Once created by the recording of the declaration of condominium, the condominium form of ownership and the restrictions and covenants governing

the property and the unit owners continue until the condominium is terminated. Unless otherwise provided in the declaration, the association may not terminate the condominium without unanimous consent of all the unit owners and the holders of liens on the condominium parcels. If termination is contemplated, the board is required to notify the Division of Florida Land Sales, Condominiums and Mobile Homes prior to taking any action toward termination. After such notice and when the required consents have been obtained, the termination becomes effective once notice is recorded with the clerk of the circuit court in the county where the condominium is located (718.117 (1), F.S.).

To facilitate the termination of a condominium following a natural disaster, an alternative procedure is pro-

vided in the Condominium Act. In such a circumstance, when the identity or location of the directors or their right to hold office is in doubt, a receiver may be appointed by the circuit court to conclude the affairs of the association and terminate the condominium. The receiver conducts the affairs of the association under the supervision of the court, and when all debts and liabilities of the condominium have been satisfied, the receiver is authorized to distribute the remaining assets among the unit owners, in accordance with their respective rights of ownership and terminate the condominium (718.111 (2)-(10), F.S.).

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Smoke This!

In Charlotte, North Carolina, a man having purchased a case of very rare, very expensive cigars insured them against fire among other things. Within a month, having smoked his entire stockpile of cigars and without having made even his first premium payment on the policy, the man filed a claim against the insurance company.

In his claim, the man stated the cigars were lost "in a series of small fires." The insurance company refused to pay, citing the obvious reason that the man had consumed the cigars in the normal fashion.

The man sued — and won. In delivering the ruling, the judge, agreeing that the claim was frivolous, stated nevertheless that the man held a policy from the company in which it had warranted that

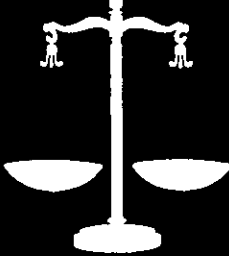
the cigars were insurable and also guaranteed that it would insure against fire, without defining what it considered to be "unacceptable fire," and was obligated to pay the claim.

Rather than endure a lengthy and costly appeal process the insurance company accepted the ruling and paid the man \$15,000 for the rare cigars he lost in "the fires." **And now, the rest of the story**

After the man cashed the check, however, the company had him arrested on 24 counts of arson. With his own insurance claim and testimony from the previous case being used against him, the man was convicted of intentionally burning his insured property and sentenced to 24 months in jail and a \$24,000 fine.

From the Internet

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A Quota of Quotes

The following are from Oscar Wilde, famous for writing and other things:

"In America, the President reigns for four years, and journalism governs for ever and ever."

"Experience is the name everyone gives to their mistakes"

"The pure and simple truth is rarely pure and never simple"

"True friends stab you in the front"

"A pessimist is one who, when he has a choice of two evils, chooses both."

The following are from Samuel Clemens, known to readers as Mark Twain:

"Classic: a book which people praise and don't read."

"Familiarity breeds contempt. How accurate that is. The reason we hold truth in such respect is because we have so little opportunity to get familiar with it."

"If all men were rich, all men would be poor"

"Man a figment of God's imagination."

"Wine is a bad thing. It makes you quarrel with your neighbor, it makes you shoot at your landlord, it makes you miss him"

The following are from Benjamin Franklin, who invented more than just the electric kite:

"Guests, like fish, begin to smell after three days"

"Wise men don't need advice. Fools won't take it."

"Were it offered to my choice, I should have no objection to a repetition of the same life from its beginning, only asking the advantages authors have in a second edition to correct some faults in the first"

"If a man empties his purse into his head, no man can take it away from him. An investment in knowledge always pays the best interest."

"God heals and the doctor takes the fee"

The following are from Winston Churchill, whose words battled a cruel chancellor's deeds:

"I like pigs. Dogs look up to us. Cats look down on us. Pigs treat us as equals."

"When you have to kill a man, it costs nothing to be polite"

"Golf is a game whose aim it is to hit a very small ball into an even smaller hole with weapons singularly ill-designed for the purpose."

"History will be kind to me for I intend to write it."

"The Americans will always do the right thing after they've exhausted all the alternatives."

The following are from Woody Allen, New York's gift to Hollywood:

"Capital punishment would be more effective as a preventive measure if it were administered prior to the crime"

"The difference between sex and death is that with death you can do it alone and no one is going to make fun of you"

"When I was kidnapped, my parents snapped into action. They rented out my room"

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

From the Internet

Nostalgia



In 1986, members of the Transportation Committee met with attorney Rod Tennyson and reps of Red & Tan Bus Lines. They are: Top row: Bill Zarrow, Joseph Schwartz, Arthur Bernhard, Milton Berkowitz, and Bill Giodorango of Red & Tan. Bottom row: Pres. Bill Snyder, Rod Tennyson, and Ron Gerace of Red & Tan Bus Lines.

ELECT

KAREN MILLER FOR CIRCUIT COURT JUDGE GROUP 34



the new Palm Beach County Circuit Judge!

KAREN MILLER. The excellence in her education, her broad legal experience, her commitment to our community, and just plain common sense combine to give Karen a brilliant future as an outstanding jurist. She has exactly the qualities we need in the Circuit Judge elected to the newly created judicial seat (Group 34) for Palm Beach County!

KAREN'S EDUCATION

- ★ Nova Law School, Ft. Lauderdale: Juris Doctor
- ★ Bard College, Annandale NY: Bachelor of Arts
- ★ Oxford Law Conference, Oxford, England: Comparative Legal Systems and Legal History
- ★ Florida Institute of Risk Management, Ft. Lauderdale: Licensed Healthcare Risk Manager

KAREN'S WORK EXPERIENCE

- ★ General Counsel for the Clerk of the Circuit Court, Palm Beach County
- ★ Chief Legal Counsel for the Florida Department of Health, Bureau of Tuberculosis Control
- ★ District Legal Counsel for the Florida Department of Health and Rehabilitative Services
- ★ Assistant State Attorney, Palm Beach County
- ★ Miller & Miller, Ft. Lauderdale FL

KAREN'S PROFESSIONAL ASSOCIATIONS

- ★ Florida Bar Association
- ★ Palm Beach County Bar Association
- ★ Florida Association of Women Lawyers
- ★ Hispanic Bar Association
- ★ Malcolm Cunningham Bar Association
- ★ Fifteenth Judicial Circuit Professionalism Committee
- ★ Craig S. Barnard American Inns of Court, LIV

KAREN'S COMMUNITY SERVICE

- ★ The Literacy Coalition, Reach Out and Read, Take Stock in Children
- ★ Cub Scout Pack 140, Den Mother
- ★ Ocean Conservation "Annual Coastal Clean Up"
- ★ Food for Families
- ★ Toys for Tots
- ★ American Cancer Society
- ★ American Lung Association
- ★ Village of Palm Springs Youth Sports

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Course 101 — Rights and Responsibilities of the Unit Owner — 9th Installment

By Bob Fogelman

Quiet Enjoyment of the Unit Each unit owner is entitled to the exclusive use and possession of his or her unit, free of unnecessary nuisances but subject to the association's right of access for maintenance and repair of the condominium property (718.106 (3), F.S.). The use which an owner makes of the unit, however, should not be an unreasonable source of annoyance to the other unit owners, nor should it interfere with the peaceful and proper use of the property by any other condominium unit owner

Unit occupancy must be consistent with the condominium concept established by the declaration of condominium and its exhibits, and separate agreements attempting to grant special privileges or conditions to an owner different from those of other unit owners does not bind the association or the other owners. Each owner, as a condition of ownership and occupancy of a condominium parcel, gives up a certain degree of freedom which he or she might otherwise enjoy in a separate, privately owned home, for the benefit of the health, happiness, and peace of mind of a majority of all unit owners.

Use of the Common Elements Ownership of a condominium parcel includes ownership of an undivided portion of the common elements and the right to use the common elements and the association property in accordance with the purposes for which they are intended (718.106 (3), F.S.) The common elements, common areas, and recreational facilities shall be available to each unit owner, and their invited guests; however, no use by an owner or group of owners may hinder or encroach upon the lawful rights of other unit owners. Likewise, the rights of the common owners of an easement may not be exercised at the expense of the rights of other common owners, and exclusive occupancy of a portion of the common elements may not be undertaken unless the other owners having a right to use the property also consent.

The right of a unit owner to use the common property includes the right to peaceably assemble in the common facilities and the right to invite public officers or candidates for public office to appear

and speak on the common facilities (718.123 (1), F.S.). The condominium association may impose reasonable rules and regulations on the use of the common elements and the association property. It may not, however, impose a fee or charge upon any unit owner for the use of such property unless the charges are authorized by the declaration of condominium or by a majority vote of the condominium association's membership or unless the charges relate to expenses incurred by a unit owner having exclusive use of the common elements or the association property (718.111 (4), F.S.)

Any unit owner prevented from exercising the rights guaranteed by the Act for use of the common elements or association property may bring a civil action to en-

force those rights and may recover attorney's fees and costs if the action is successful (718.303 (1) and 718.123 (2), F.S.).

Appurtenances to Unit Ownership The owner of a condominium parcel enjoys numerous rights and benefits from the covenants contained in the recorded condominium documents as appurtenances to ownership (718.106 (2), F.S.). They may vary significantly based upon the language of an individual community's documents, but each owner is entitled to rely upon the content of the documents and the benefits conferred in them concerning the use of the condominium property. The property rights, benefits, and obligations appurtenant to ownership cannot be changed or modified in a manner that is adverse to the interest of

individual owners except in the manner, and with the formality, required by the Condominium Act and the declaration of condominium (718.110, F.S.)

While some rights and covenants conferred by the declaration of condominium cannot be changed without the consent of all affected owners, owners are presumed to know that substantial portions of the declaration of condominium may be lawfully amended after they acquire their ownership interests. Accordingly, many of the rights and covenants created by the condominium documents as appurtenances to unit ownership are subject to change or modification.

The rights appurtenant to ownership that cannot be changed or modified without the consent of the affected owners are those which are

vested by the declaration as part of the condominium parcel and its ownership. Changes requiring individual owner consent to be effective are those to the unit boundaries, those changing the percentage of ownership in the common elements, and those changing the percentage allocation of the common expenses. Membership rights in the condominium association, ownership in the common surplus, and the right of exclusive use of the limited common elements or such portion of the common elements as may be provided in the declaration are also appurtenances to unit ownership that cannot be impaired without the consent of the affected owner (718.110 (4), F.S.).

Access to Cable Television Service Every unit

Continued on page 25

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Caring Leadership for Our Community

Dear Century Village Neighbor,

I want you to really know about my husband, Al Zucaro. Not the lawyer or politician. But Al Zucaro - the caring, compassionate and hardworking family man who wants to make a difference in people's lives.

Al grew up in an ethnically diverse neighborhood in Bronx, New York, where people cared about each other. They left their doors unlocked and could safely walk the streets at night. To make our communities safe, Al will fight for increased funding to hire and train new police officers. As a concerned citizen, my Al wants families to live, work and play in safe neighborhoods.

He also wants the best for America's Greatest Generation. Al will not stand idly by while government constantly bickers over a prescription-drug plan for senior citizens. He has boldly endorsed a Prescription Drug Assistance program to provide our county's seniors with free and low-cost prescription drugs, so they don't have to choose between their medications and groceries. With an 88-year-old stepfather, Al knows first hand the urgent need for affordable healthcare for seniors now! Not tomorrow.

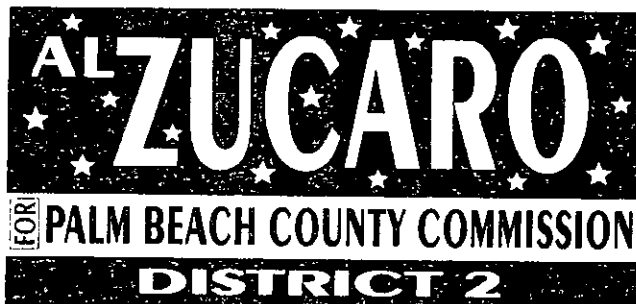
The Al Zucaro I know cares deeply about families who work hard. His father, an Italian immigrant, died when Al was only a year old. As a single parent, Al's mother struggled to raise him alone, working long hours at a department store. That's why Al will battle for increased funding for child care, so working single parents and families don't have to worry about the well-being of their children. You see, Al wants all hard-working people to achieve the American Dream, just like he did. Good-paying jobs with benefits are a priority to Al, so people can earn a decent living and provide for their families.

On September 10, please vote for my Al Zucaro - a devoted family man who cares passionately about our community. I guarantee he will work hard to make Palm Beach County a better place for you, and for all future generations.

Sincerely,

Maria Zucaro

P.S. If you want to learn more about my Al Zucaro, please contact him at (561) 478-1212 or azucaro@visabank.com. You can also visit his Web site at www.zucaro2002.com.



On a Personal Note

By Marilyn Nissensohn

After my last column was published, several people told me that a) I must have known their mother or b) their mother was the direct opposite, but it was nice to know that a mother such as mine did exist.

So since I seemed to have hit a nerve (a good one), I thought you might allow me to share the following with you:

Recently, I had the pleasure of helping my aunt and uncle celebrate their 60th wedding anniversary at a restaurant in Palm Beach. They were surrounded by their three children with their respective spouses and/or significant others. Additionally, there were two sisters and a brother with their spouses. Also attending were grandchildren and a representation of nieces, nephews, and, of course, their significant others.

There were toasts by the children (who are really not children anymore) accompanied with tears and kisses. As the eldest niece, I had the honor of also saying a few words. Those of you who know me, know that I get teary in almost any sentimental situation. So I praised them and tendered my respect and love with tears and later,

with kisses. Since moving to Florida, this aunt has become my very good friend.

After brunch, we gathered to take pictures and reminisce; to view old photographs of the celebrants and remark at how stunning they looked then and how extraordinary they are now. As most of the cousins live a distance from here, it also gave us the opportunity to catch up on news. I had a wonderful conversation with a young man whom I had just met and he observed that we were a loving and giving family. I stated that we were on our best behavior because we wanted him to like us and to become part of our family.

A cousin apologized to me because he had lost his composure during his toast. We observed that all those who saluted the celebrants ended up desperately trying not to cry. The tears were not sad but joyous because we realized that we still have almost all our family and know that this is, indeed, unusual. I told him that this teary behavior had to be genetic as we are the kissingest and teariest family that I have ever seen. He agreed and commented that that is probably what has kept us so close knit all these years because we know there is no shame in revealing and sharing our deepest feelings.

Films for September

09/01	Sun 2pm	"THE MOTHMAN PROPHECIES" Richard Gere, Laura Linney PG-13 119 min
09/01	Sun 8pm	"IN THE BEDROOM"
09/02	Mon 8pm	Sissy Spacek, Marisa Tomei
09/04	Wed 2pm	R 130 min
09/06	Fri 8pm	
09/07	Sat 8pm	"DRAGONFLY"
09/08	Sun 2pm	Kevin Costner, Kathy Bates
09/08	Sun 8pm	PG-13 90 min
09/09	Mon 8pm	
09/11	Wed 2pm	"SHOWTIME"
09/13	Fri 8pm	Robert DeNiro, Eddie Murphy,
09/15	Sun 2pm	Rene Russo, William Shatner
09/15	Sun 8pm	PG-13 95 min
09/16	Mon 8pm	"PANIC ROOM"
09/18	Wed 2pm	Jodie Foster
09/20	Fri 8pm	R 112 min
09/22	Sun 2pm	
09/22	Sun 8pm	"AMELIE" (subtitles)
09/24	Tue 8pm	Audrey Tautou
09/25	Wed 2pm	R 122 min
09/27	Fri 8pm	
09/29	Sun 2pm	"NOVOCAINE"
09/30	Mon 8pm	Steve Martin, Laura Dern R 95 min

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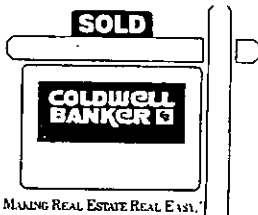
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2227388 P	ACT	5400	200 WINDSOR I			1	10	\$13,900
2224704 P	ACT	5400	423 WINDSOR R			1	10	\$14,000
2225993 P	ACT	5400	103 WALTHAM			1	10	\$15,000
2215037 P	PCH	5400	237 WINDSOR K			1	11	\$18,900
2227379 P	ACT	5400	118 BERKSHIRE F			1	10	\$17,900
2215493 P	ACT	5400	132 ANDOVER F			1	11	\$18,900
2211787 P	PCH	5400	38 CANTERBURY B			1	11	\$20,000
2234006	NEW	5400	55 BEDFORD C			1	11	\$21,000
2225261 P	ACT	5400	144 SOUTHAMPTON C			1	11	\$22,000
2227760 P	ACT	5400	287 SHEFFIELD L			1	11	\$22,000
2223512 P	ACT	5400	115 NORTHAMPTON F			1	11	\$22,900
2213196 P	ACT	5400	20 CAMBRIDGE A 20A			1	11	\$23,000
2230637	ACT	5400	10 NORTHAMPTON A			1	11	\$23,000
2230121 P	ACT	5400	90 SALISBURY D			2	20	\$23,900
2225703	ACT	5400	25 GOLFSEDGE E			1	11	\$24,500
2226424 P	ACT	5400	263 NORWICH K			2	11	\$24,900
2205331 P	ACT	5400	121 CAMDEN F 121 F			1	11	\$25,000
2224709 P	ACT	5400	17 GOLFS EDGE H			1	11	\$25,000
2229397 P	ACT	5400	294 WINDSOR M			1	11	\$25,000
2234014	NEW	5400	81 BEDFORD D			1	11	\$25,000
2219970	ACT	5400	283 CAMDEN L			1	11	\$25,900
2221242 P	ACT	5400	210 WALTHAM I			2	10	\$26,000
2212109	ACT	5400	83 NORWICH D 83 D			2	11	\$26,900
2222252 P	ACT	5400	388 SHEFFIELD P			1	11	\$26,900
2212624	ACT	5400	168 COVENTRY G			2	11	\$29,000
2230633	ACT	5400	132 KENT H			1	11	\$29,500
2216347 P	ACT	5400	18 NORTHAMPTON A			1	11	\$30,000
2204529 P	ACT	5400	246 DOVER C			1	11	\$32,000
2223516 P	ACT	5400	264 SUSSEX M			2	11	\$34,000
2229876 P	ACT	5400	260 SOUTHAMPTON C			2	11	\$35,000
2233070	NEW	5400	282 NORTHAMPTON O 282			2	11	\$37,000
2230118 P	ACT	5400	128 STRATFORD J			2	20	\$39,900
2225290 P	ACT	5400	36 SOMERSET B			2	11	\$43,000
2229050 P	ACT	5400	211 WELLINGTON C			1	11	\$43,000
2232001	ACT	5400	117 OXFORD 200			2	20	\$49,900
2221970 P	ACT	5400	312 WELLINGTON D			2	20	\$52,000
22203621	ACT	5400	102 WELLINGTON E 102E			2	20	\$54,900
2220652 P	ACT	5400	206 WELLINGTON E			2	20	\$58,000
2231984	ACT	5400	203 GREENBRIER C			2	20	\$58,000
	ACT	5400	212 WELLINGTON L			2	20	\$59,000
	ACT	5400	342 WELLINGTON H			2	20	\$59,000

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9915804 P	PND	5400	201 KENT L 201L			CENTURY VILLAGE	1	10	\$10,000
2225278 P	PND	5400	28 WINDSOR B			CENTURY VILLAGE	1	10	\$10,500
2211402 P	PND	5400	219 DORCHESTER J 219			CENTURY VILLAGE	1	10	\$11,000
2213329 P	PND	5400	128 SHEFFIELD F 128			CENTURY VILLAGE	1	10	\$11,900
2225283 P	PND	5400	96 CAMBRIDGE F			CENTURY VILLAGE	1	11	\$15,900
2034668 P	PND	5400	187 SHEFFIELD			CENTURY VILLAGE	1	11	\$19,000
2208677 P	PND	5400	19 CANTERBURY			CENTURY VILLAGE	1	11	\$19,000
2221503 P	PND	5400	265 WALTHAM			CENTURY VILLAGE	1	10	\$19,000
2212621 P	PND	5400	69 WALTHAM			CENTURY VILLAGE	1	10	\$19,000
2054373 P	PND	5400	103 WALTHAM			CENTURY VILLAGE	1	10	\$19,000
2219744 P	PND	5400	172 WALTHAM H			CENTURY VILLAGE	1	10	\$20,000
2207701 P	PND	5400	172 WALTHAM H			CENTURY VILLAGE	1	10	\$22,900
2151760 M	PND	5400	243 SUSSEX M			CENTURY VILLAGE	1	11	\$23,000
2031609	PND	5400	172 WALTHAM H			CENTURY VILLAGE	1	11	\$24,000
2105412 P	PND	5400	54 STRATFORD J			CENTURY VILLAGE	2	11	\$24,900
2217939 P	PND	5400	243 SUSSEX M			CENTURY VILLAGE	2	20	\$26,000
2229876 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	11	\$27,000
2217939 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	11	\$29,000
2217939 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	11	\$29,000
2137051 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	11	\$30,000
2200605 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	22	\$39,000
2038587 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	11	\$39,900
2040837 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	20	\$49,000
2220998 P	PND	5400	304 NORWICH K			CENTURY VILLAGE	2	20	\$49,000
2226982	PND	5400	112 WELLINGTON F			CENTURY VILLAGE	2	20	\$58,000
2213918 P	PND	5400	380 WELLINGTON K			CENTURY VILLAGE	2	20	\$59,900
2200816 P	PND	5400	264 WELLINGTON J 264 J			CENTURY VILLAGE	2	20	\$60,900



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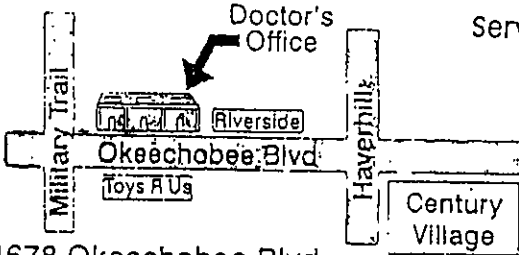
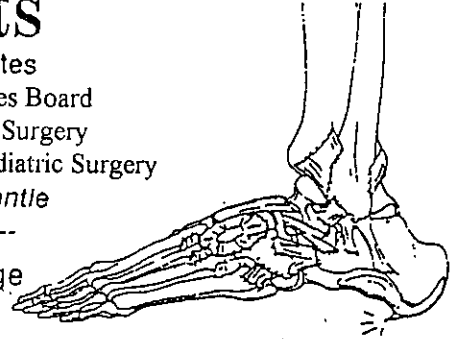
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WHY SETTLE FOR ANYTHING BUT THE BEST

Course 101 —

Continued from page 18

owner is entitled to access to cable television when there is available service from a duly franchised cable television operator. An owner cannot be denied access to the cable service by the association, and cannot be required to pay anything of value to obtain the service except for those charges normally paid by single-family homeowners (718.1232, F.S.). When cable television service is provided under a bulk contract with the association, the cost for the service is a common expense and it cannot be avoided by a unit owner unless the owner receives supplemental security income or food stamps or is legally blind or hearing impaired (718.115 (1)(d), F.S.)

Membership and Voting Rights in the Association

Every owner is entitled to membership in the condominium association designated in the declaration as the managing entity for the condominium, together with full voting rights pertaining to membership (718 106 (2)(d), F.S.) Unless the condominium documents provide otherwise, membership in the association extends to each owner of a unit having multiple owners. The "voting interest" appurtenant to membership in the association shall be the voting rights as defined and distributed to the members by the declaration of condominium, the articles of incorporation, and the bylaws of the association (718 103 (30), F.S.)

The association shall not deny or abridge the voting rights appurtenant to a unit, but it may place reasonable restrictions on the manner of exercising the right to vote, in association affairs (61B-23 002 (4)(a), F.A.C.) The voting interest of a unit may be voted by ballot and by limited proxy, and the voting rights may not be suspended, denied, or otherwise impaired for the non-payment of common expenses or other fees owed to the association (718 112 (2)(d), F.S.). Each owner is entitled to receive notice of all meetings and to have it posted conspicuously on the condominium property (718.112 (2)(c) and (d), F.S.)

Membership affords access to the records of the condominium association at all reasonable hours and permits a unit owner the right to make handwritten notes

from the records or to obtain actual copies of the records at a reasonable cost. Each unit owner is entitled to receive annually a complete financial report of the association's actual receipts and expenditures. Each member is also entitled to receive, upon request and within fifteen (15) days, a certificate from the association stating all assessments and money owed to it by the member.

Participation in Association Affairs No unit owner may act on behalf of the association simply by reason of being an owner (718 111 (1)(c), F.S.), but each owner has the right to participate in the association's decision-making processes. Notice must be provided to owners for all membership meetings and all meetings of the board. The notices must identify all items of business to be considered at the meetings. Unit owners may

participate in debate at meetings of the membership (718 112 (2)(d)6, F.S.), and may speak at all meetings of the board of administration and committees of the board (718.112 (2)(c), F.S.)

The single exception concerning the right of individual unit owners to attend and participate in board or committee meetings is when the board or committee is receiving advice from the association's legal counsel concerning pending or threatened litigation. Such meetings may be held in executive session and unit owners may be excluded from the meeting.

Any unit owner is authorized by the Condominium Act to tape record or videotape meetings of the board of administration (718.112 (2)(c), F.S.) and membership meetings of the association (718 112 (2)(d)7, F.S.). The right to record such meetings may be subject to reasonable re-

strictions provided that the restrictions have been adopted in advance by the board or the unit owners as written rules. Under such rules, an owner wishing to record a meeting may be required to install the recording equipment prior to the meeting. The owner may also be required to provide advance notice of his or her intention to record the meeting, and may be prohibited from moving around the meeting room during the recording process. The right to tape record or videotape meetings is restricted to equipment that does not produce distracting sound or light emissions (61B-23.002 (15), F.A.C.)

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How Old Am I?

One evening a grandson was talking to his grandfather about current events. He asked what grandpa thought about the shooting at schools, the computer age, and just things in general. His final question was: "How old are you, Gramps?"

The granddad replied, "Well, let me think a minute...I was born before television, penicillin, polio shots, frozen foods, Xerox, contact lenses, Frisbees and the pill.

"There was no radar, credit cards, laser beams or ball-point pens. Man had not invented pantyhose, air conditioners, dishwashers, or clothes dryers. The clothes were hung out to dry in the fresh air and man hadn't yet walked on the moon.

"Your grandmother and I got married first — and then lived together. Every family had a father and a mother, and every boy over 14 had a rifle that his dad taught him how to use and respect. And they went hunting and fishing together. Until I was 25, I called every man older than I 'Sir' — and after I turned 25, I still called policemen and every man with a title 'Sir.'

"Sundays were set aside for going to church as a family, helping those in need, and visiting with family and neighbors.

"We were before gay rights, computer dating, dual careers, daycare centers, and group therapy.

"Our lives were governed by the Ten Commandments, good judgment, and common sense. We were taught to know the difference between right and wrong and to stand up and take responsibility for our actions.

"Serving your country was a privilege; living here was a bigger privilege. We thought fast food was what people ate during Lent. Having a meaningful relationship meant getting along with your cousins.

"Draft dodgers were people who closed their front doors when the evening breeze started.

"Time-sharing meant time the family spent together in the evenings and weekends — not purchasing condominiums.

"We never heard of FM radios, tape decks, CDs, electric typewriters, yogurt, or guys wearing earrings. We listened to the Big Bands, Jack Benny, and the President's speeches on our radios. And I don't remember any kid blowing his

brains out listening to Tommy Dorsey.

"If you saw anything with 'Made in Japan' on it, it was junk. The term 'making out' referred to how you did on your school exam.

"Pizza Hut, McDonald's, and instant coffee were unheard of. We had five-and-ten-cent stores where you could actually buy things for five and ten cents.

"Ice cream cones, phone calls, rides on a streetcar, and a Pepsi were all a nickel. And if you didn't want to splurge, you could spend your nickel on enough stamps to mail one letter and two postcards.

"You could buy a new Chevy Coupe for \$600, but who could afford one? Too bad, because gas was 11 cents a gallon.

"In my day, 'grass' was mowed, 'coke' was a cold drink, 'pot' was something your mother cooked in, and 'rock music' was your grandmother's lullaby.

"Aids' were helpers in the principal's office, 'chip' meant a piece of wood, 'hardware' was found in a hardware store, and 'software' wasn't even a word.

"And we were the last generation to actually believe that a lady needed a husband to have a baby.

"No wonder people call us 'old and confused' and say there is a generation gap and how old do you think I am???"

See answer below

From the Internet

This man would be only 59 years old.



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RE-ELECT
Blair J. CIKLIN GROUP 4
PORT OF PALM BEACH

PRIMARY
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For more information or to volunteer please contact:

Campaign to re-elect Blair Ciklin
2773 Tecumseh Drive
West Palm Beach, FL 33409
820.2335 (work)
686.2447 (home)
833.5281 (fax)

Great things are happening at the Port of Palm Beach!

- Blair Ciklin insists on fiscal responsibility. The port has not levied taxes, even once, during his tenure!
- Blair Ciklin has worked hard to bring several new cruise ships to the Port of Palm Beach. The Texas Treasure II, Radisson Seven Seas Navigator and the Sea Dream I, are just three of several new cruise ships joining The Palm Beach Princess in making the port their home.
- Blair Ciklin supported the passage of a comprehensive wages and benefits plan with greater benefits and more job security.

Professional Experience

- Port of Palm Beach Commission, Chairman, present
- Port of Palm Beach Commission, Member, 1982 - present
- Salomon Smith Barney, 1st Vice - President, 1984 - present
- Prudential Securities, Vice - President, 1974 - 1984
- Licensed in real estate, securities and insurance

Recent Civic Involvement

- Metropolitan Planning Organization (MPO), Member
- Chamber of Commerce of the Palm Beaches, Member
- Palms West Chamber of Commerce, Member
- Northern Palm Beaches Chamber of Commerce, Member
- World Trade Center Committee, Member
- Florida Sheriff's Association, Member
- Navy League, Member
- Artificial Reef Committee of Palm Beach County, Founding Member
- JCC of Palm Beach County, Member
- World Trade Council, Member
- Arti Gras, Volunteer
- SunFest, Volunteer

Education

- Liberal Arts Degree, Muskingum College, 1971
- Postgraduate studies, New York Institute of Finance

Personal

- 52 years old
- Palm Beach County resident for 30 years
- Married to Michelle
- One daughter, Hayley (6)

Let's keep moving forward together!

Pd. Pol. Adv. - Paid for by the campaign to re-elect Blair Ciklin, Dem. Approved by Blair Ciklin

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- ✓ **Better Fiscal Management**
- ✓ **Smaller Classroom Sizes**
- ✓ **Quality Education**

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Approved by Jonathan Pearce.

In year 2000 a teacher was shot to death. In year 2001 crime in our county dropped 4%, whereas violent crime IN OUR SCHOOLS increased by 4%. The breakdown: 160 violent crimes, 6 forcible rapes, 31 robberies, 123 aggravated assaults, 354 burglaries, 746 larcenies and 20 vehicle thefts.

We have had 4 Superintendents in the last 8 years, 2 that cost taxpayers over \$330,000 in early contract buyouts (Dr. Monica Ulhorn and Dr. Joan Kowal).

We currently have a 37% dropout rate in our schools. This is unacceptable and I will push to change it!

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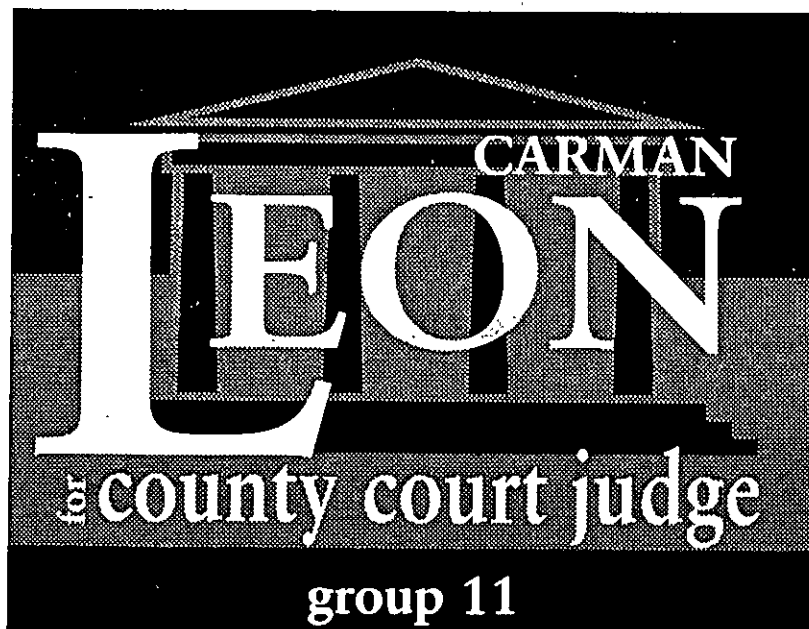
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VOTE SEPT. 10TH

Pd. Pol. Adv. Paid for by Campaign to elect Carman J. Leon, Jr., County Court Judge, Group 11. Approved by Carman Leon.

Random Ramblings

Robert Fogelman



How come when I go up north in June, all the West Palm Beach traffic is up north with me? I guess they follow me up or else I follow them. On the other hand, the traffic here really doesn't seem to be any less during the summer. Wait until all the new homes are finished along Okeechobee towards Royal Palm Beach Wow!

Please do not park your car on the swales. That is the grassy area on both sides of the perimeter road. Under the swales are irrigation pipes, pipes for new light poles, and pipes for our cable TV. If your car breaks any of these connections, you had better get ready to go to the bank. That means no parking on the swales when your building is being painted or when work is being done to your parking area. It also means that all condos must be more tolerant when it comes to your neighboring condo when they need some of your guest spots for a short time.

How many residents remain in your condo during the summer? Don't you think that your officers need a 51% vote in order to conduct the association's business while a majority of the unit owners are not here? Think about it.

Let's talk about responsibility and moral responsibility. When you do something wrong or cause something wrong, it is my opinion that you are responsible to fix the wrong that was done to something else or to someone. In addition, shouldn't there be a moral responsibility for the party who caused the damage, whether it was due to an accident or not, to offer to pay for the damages? Cooperation between unit owners is the essential word for harmony, whether or not it is a dispute or association business.

Last but not least, let's think about sprucing up your building inside and out. The licensed contractors will be looking for summer work. This also pertains to the inside of your units too.

When was the last time you had any work done to upgrade your unit?

* * * * *

Have you ever noticed how public relations (PR) representatives hawk their products to you, the public? Whether they show their product in the best light possible, in the most obvious manner, or even if only in an obscure manner, you are always supposed to get their message — buy their product. Some PR people will even play to your subconscious by subliminal means.

Well, the same could be said of every writer in a newspaper or magazine. The writer must get his point across to the reader. Whether it is only through his opinion or by quoting some statistical quotes and/or figures, the writer tries to either get you to agree with his opinion or else the writer is writing an article mainly to stir you up and get you thinking about the subject.

If I were a public relations person, I guess I would begin to tell you some humorous stories about Century Village or some events — which were to the credit of our Century Village security force. Then I would throw in some good things like our weather, our new Fitness Center, our 14 pools, tennis courts, handball and racquet ball courts, shuffleboard courts, our bocce and pentanque areas and our sailing boats.

I would not forget our shows, our movies, our dances, the Computer Club, as well as the dozens of other clubs which meet in our Clubhouse, and finally, the many additional clubs looking for membership here in Century Village. For every sport, there is a club, including golf and bowling.

So if I really were a public relations person, I'd think of a few nice things to say about our Century Village in an off-hand manner so that the readers would think they discovered Century Village all by themselves.

Have a good summer and, for goodness sake, stay well.

Seacrest Services Ribbon Cutting

On June 5th, Seacrest Services welcomed all of their Associations, as well as the Chamber of Commerce and local press to the ribbon cutting of their new State of the Art Building. Cocktails and appetizers were served as tours viewed the new customer service, accounting, and executive offices. Seacrest Services would like to thank all that attended. With these new offices Seacrest has invested into the future of your Association's Management.



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Camden E very nice, near pool	24,000	Kent H pristine	22,000
Coventry C new roof, furnished	24,000	Salisbury H walk-in	18,000
Norwich K furnished	25,000	Sheffield F immaculate	15,000
Norwich K new A/C, lovely	25,000	Sussex H furn and pretty	16,000
Oxford 400 elevator, lots of space	35,900	Waltham A a true diamond	23,500
		Waltham I a rare find	15,000
Ground Floor Corner 1 bed/1.5 ba		Upper Floor Cor 2 bed/1.5 or 2 ba	
Cambridge G tiled, nu appl	29,500	Kent N corner	29,000
Camden C H2Ovu, nu tiled shower	27,500		
Golf's Edge A warm and cozy	29,900	Upper Floor 2 bed/1.5 or 2 ba	
Ground Floor 1 bed/1.5 ba		Coventry A fully furnished	29,900
Canterbury F must see	19,000	Coventry C furnished	29,500
Coventry L updates, nice view	19,500	Coventry H come see, value	26,500
Dorchester F perfect and furn	29,500	Coventry J 1 ba, new appl	25,500
Sheffield G fresh and clean	17,000	Coventry L beautiful	25,000
Sheffield M near Hastings	20,000	Dorchester H A/C, waterview	29,000
		Golf's Edge E furnished, elevated	36,000
Upper Floor 1 bed/1.5 ba		Plymouth A will not last	42,000
Coventry L great area	14,500	Ground Floor 2 bed/1.5 or 2 ba	
Easthampton A lovely	18,000	Oxford 100 drive right up to it	43,000
Plymouth C pool view, lovely	24,000	Oxford 200 you will love it	46,000
Sheffield J super	17,000		
Stratford H rentable and nice	26,000	Annual Rentals	
Stratford O desirable area	30,000	Andover E 1/1 fantastic	500
Wellington M great view	42,500	Berkshire A 1/1.5 waterview	575
Ground Floor 1 bed/1 ba		Berkshire F 1/1 down and a beauty	550
Andover K move right in	14,500	Cambridge I 1/1 pretty	550
Cambridge F nice, lots of upgrades	15,000	Camden G 1/1.5 beauty	625
Chatham B waterview, unfurn	18,000	Chatham B 1/1 waterview, unfurn	600
Coventry L very quiet area	16,000	Coventry G 1/1.5 cor excellent	650
Kent H rentable, near pool	17,000	Dorchester 1/1.5 very nice	500
Kingswood A super buy	16,000	Dorchester C 2/1.5 fresh and clean	725
Kingswood B lots of upgrades	15,000	Easthampton I 1/1 dollhouse	475
Norwich D quite lovely, rentable	16,000	Kent C 1/1 waterview	550
Northampton R rentable, furn	16,000	Northampton R 1/1 tiled beauty	550
Norwich I partly furn	15,900	Northampton S 1/1 super	500
Upper Floor 1 bed/1 ba		Norwich D 1/1 beauty and furn	525
Andover B furnished	13,000	Norwich H 1/1 nice	500
Berkshire F move-in condition	16,000	Norwich I 1/1 partly furn	575
Berkshire J beautiful and furn	17,500	Norwich L 2/1.5 furn	600
Cambridge G super	13,000	Salisbury B 1/1 cutie	500
Chatham J lots of upgrades	22,000	Salisbury E 1/1.5 cor unfurn	625
Dorchester A perfect/rentable	16,000	Stratford K 2/2 beauty	800

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

A story to live by

My brother-in-law opened the bottom drawer of my sister's bureau and lifted out a tissue-wrapped package. "This," he said, "is not a slip. This is lingerie." He discarded the tissue and handed me the slip. It was exquisite; silk, handmade and trimmed with a cobweb of lace. The price tag with an astronomical figure on it was still attached. "Jan bought this the first time we went to New York, at least 8 or 9 years ago. She never wore it. She was saving it for a special occasion. Well, I guess this is the occasion." He took the slip from me and put it on the bed with the other clothes we were taking to the mortician. His hands lingered on the soft material for a moment, then he slammed the drawer shut and turned to me. "Don't ever save anything for a special occasion. Every day you're alive is a special occasion."

I remembered those words through the funeral and the days that followed when I helped him and my niece attend to all the sad chores that follow an unexpected death. I thought about them on the plane returning to California from the Midwestern town where my sister's family lives. I thought about all the things that she hadn't seen or heard of done. I thought about the things that she had done without realizing that they were special. I'm still thinking about his words, and they've changed my life. I'm reading more and dusting less. I'm sitting on the deck and admiring the view without fussing about the weeds in the garden. I'm spending more time with my family and friends and less time in committee meetings.

Whenever possible, life should be a pattern of experience to savor, not endure. I'm trying to recognize these moments now and cherish them. I'm not "saving" anything, we use our good china and crystal for every special event - such as losing a pound, getting the sink unstopped, the first camellia blossom. I wear my good blazer to the market if I feel like it. My theory is if I look prosperous, I can shell out \$28.49 for one small bag of groceries without wincing. I'm not saving my good perfume for special parties, clerks in hardware stores and tellers in banks have

noses that function as well as my party-going friends!

"Someday" and "one of these days" are losing their grip on my vocabulary. If its worth seeing or hearing or doing, I want to see and hear and do it now. I'm not sure what my sister would have done had she known that she wouldn't be here for the tomorrow we all take for granted. I think she would have called family members and a few close friends. She might have called a few former friends to apologize and mend fences for past squabbles. I like to think she would have gone out for a Chinese dinner, her favorite food. I'm guessing - I'll never know.

It's those little things left undone that would make me angry if I knew that my hours were limited. Angry because I put off seeing good friends whom I was going to get in touch with - someday. Angry because I

hadn't written certain letters that I intended to write one of these days. Angry and sorry that I didn't tell my husband and daughter often enough how much I truly love them.

I'm trying very hard not to put off, hold back, or save anything that would add laughter and luster to our lives. And every morning when I open my eyes, I tell myself that it is special. Every day, every minute, every breath truly is... a gift from God.

Anonymous

"The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart."
Helen Keller

Policy of the Reporter

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

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Ignore Hate Today, Die Tomorrow By A.M. Rosenthal

Reprinted by permission of the *New York Daily News*.

A.M. Rosenthal was the managing editor of the *New York Times* for many years. He now writes occasionally for the *Op-Ed* page and the *Sunday* magazine section of the *Times*.

Jews, listen and you will hear the sound of breaking glass.

Even if you squeeze your hands over your ears, you will still hear it. Breaking glass, burning synagogues and diplomats making filthy anti-Semitic remarks mean that a sickening number of people around the world, many in high office, would have no great objections if the concentration camps arrived again, and would even take pleasure in speeding their coming.

Jews and Christians have been deceiving themselves that the most violent and virulent anti-Semitism campaign since Hitler has involved only Muslim states. That languor of eye, ear and brain could become our eternal sleep. The noise and stench of hatred are soiling us again, now not just from Muslim countries but from lands we consider our friends.

The American press is generally doing a miserable job of reporting this outbreak. But when the information does trickle in, we sit around saying, "Well, what can we do about it?"

German Jews asked themselves the same question while the Nazis were slithering to power. Then they couldn't even ask the question, because they were being strangled.

When it was all over — or supposed to be — those still alive said, "Never again." It meant never again would anti-Jewish hate be allowed to become slaughter.

But it was supposed to mean something else, too. Never again would those whose fate was to be hung by the neck pretend that they did not see the nooses. And yet, here we are. Staring at the gallows.

This year, a French ambassador to England described Israel as feces. A Saudi newspaper — controlled, of course, by the government — wrote that Jews make holiday pastry with human blood.

It is the old blood libel, and if you don't know what that means, be ashamed of yourself. It means the blueprints for the new camps are probably already drawn.

But what can we do? We

hear that whine again and again — sometimes from ourselves.

We can use our political, ethical and financial resources against the Jew-haters now crawling out from the moldings of fancy English homes and Belgian and French political offices. We can look them squarely in the eye.

Most important, we can turn to our own leaders of government, industry and commerce. Americans cannot rely only upon foreigners to fight anti-Jewishness abroad.

The first thing we can do is decide to do something.

Dissemination of Jew-hate is a prelude to suicide terror just as certainly as making the bomb is the prelude to exploding it.

In Israel today, America tomorrow.

Bush can speak that truth

and make sure his administration does the same. His administration should make it clear to the murderers that they will be judged in Washington by their incitement to murder, before the new bombs of the suicide killers go off in American cities.

Americans and their government should boycott any country or international organization that allows any official to tolerate the growing international anti-Jew movement.

Yes, movement. These are not isolated incidents — not when the same hatred is being thrown around by propagandists in Paris as well as Baghdad.

We have already been told that boycotts for the benefit of humanity and survival have no great impact. Tell that to the former apartheid leaders

in South Africa now scrounging for jobs. We have been told we have a lot of money tied up in foreign trade in countries that permit or encourage anti-Jewish campaigns.

If some American entrepreneurs insist on bolstering the Jew-hating countries with American money and trade, the rest of us must turn our assets and banks against them and remove any respect and social acceptance.

These Americans will become our opponents — people we fight, not woo. Most important, our souls will be made stronger and cleaner if we show ourselves and the world that we indeed mean it when we say "never again."

ADDENDUM:

"In Germany, they first came for the communists, and

I didn't speak up because I wasn't a communist. Then they came for the Jews, and I didn't speak up because I wasn't a Jew. Then they came for the trade unionists, and I didn't speak up because I wasn't a trade unionist. Then they came for the Catholics and I didn't speak up because I wasn't a Catholic. Then they came for me — and by that time there was nobody left to speak up." Martin Niemoller

A Froggy Future

A frog telephoned the psychic hot line and was told, "You are going to meet a beautiful young woman who will want to know everything about you."

The frog said, "That's great! Will I meet her at a party, or what?"

"No," said the psychic, "next semester in her biology class."

From the Internet

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Hadassah Installs Officers

*Sarah Kenvin
Program VP*

The Judith Epstein Chapter of Hadassah installation meeting of May 15, 2002, will be long remembered as the "Apple" program

Before beginning, Dr. Nettie Birnback, Florida Atlantic Region, checked and was pleased that no one in the audience ever heard of the "Apple" installation program which she was prepared to present. Everyone found this program most comical, entertaining, and interesting

The duties of each executive board member was compared to the different kinds of apples. For instance, the treasurer, Sid Glickman, received a green apple because she handles money and money is usually green.

For the membership VP, Claire Schneider, who had lived in Israel for the past 30 years, received a roman apple signifying her residency in Israel and its surroundings.

As for the program VP, Sarah Kenvin, her interests lay in the different programs she will present. She was given a Fuji apple, hoping her programs, like the apple, would be unusual

Of course, the recording secretary, Toby Dubov, who will take minutes of each meeting, received a jar of applesauce to indicate the variety of discussions etc., she would need to report on

When the president, Lisa Burstein, was installed, she was given an apple pie because she would have to consider and put together the many pieces of the pie.

Each executive board member also received a beautiful long-stemmed yellow rose to let her know that she was loved and appreciated.

The Patient's Dog Daze

A man walked into the office of the eminent psychiatrist Dr. Heidberg, and sat down to explain his problem.

"Doctor, doctor! I've got this problem," the man continued. "I keep hallucinating that I'm a dog. It's crazy. I don't know what to do!"

"A common canine complex," said the doctor soothingly. "Come over here and lie down on the couch."

"Oh, no, doctor," the man said. "I'm not allowed up on the furniture."

From the Internet

CV Art Studio/Gallery Arty-Facts By Evy Grachow

Our own featured artist Connie Kurtz, along with her dear life's companion Ruthie, have grabbed on to the tail of a comet. Accepting an invitation from the Berlin Festival in Germany, they attended the showing of a documentary of their life, *Ruthie & Connie, Every Room in the House*. It was received with exceptional enthusiasm. In London, the response to the film was so great, it had to be moved to the largest local theater. In Miami, a cheering audience gathered from all over the East Coast and gave them a standing ovation. There was an overflowing reception for "The Treasures of Century Village," as I call them, at the West Palm Beach Jewish Community Center. Now, onto film festivals and openings in Toronto, New York, San Francisco, and

Los Angeles

On the art front, Connie's work is receiving many kudos. Several one-woman shows have been scheduled June 9 — Rockland County, July-August at the Rhythm Café on South Dixie Highway in Florida, also one scheduled for Brooklyn, and next season, November-December at the South Palm Beach City Hall in Florida.

I attended a show and reception for Connie on April 11 sponsored by the City of Palm Beach Gardens, *An Evening of Art & Music in the Gardens*. Connie's work was displayed with great care and skill. A large crowd of very impressed viewers was welcomed with a lovely and generous buffet, topped off with fresh strawberries that we dipped into luscious warm chocolate. Billy Bones, who is

equally skilled playing oboe, trumpet, clarinet, and differently voiced saxophones, provided excellent music. The event was a happy and positive celebration of Connie's work

Connie's creative and original work, collage and mixed media, are an expression of her Zen-like intuition coupled with artistic composition and flare. Folks, I think we are witnessing the beginning of an art legend

Other than our "treasures," things certainly have gotten quiet with so many of our snowbirds flying to their summer nests. A lot was accomplished last season to start our Studio/Gallery. There are great plans for next year. Keep tuned to this column. Any requests and/or ideas? Call Evy 697-3350

...or Will She?

This 60-year-old woman was walking along Fifth Avenue when she heard a voice from above: "You will live to be 100." She looked around and didn't see anyone. Again, she heard, "You will live to be 100."

Boy, she thought to herself, *that was the voice of God. I've got 40 more years to live!*

So, off she went to the plastic surgeon. She got everything fixed from head to toe. When she left the plastic surgeon's office, she got hit by a bus, died, and went up to heaven.

She said to God, "You told me I would live to be 100. I was supposed to have 40 more years. So how come you let the bus kill me?"

God said: "I didn't recognize you."

From the Internet

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.

Merry Old England Some facts about the 1500s:

• Most people got married in June because they took their yearly bath in May and still smelled pretty good by June. However, they were starting to smell, so brides carried a bouquet of flowers to hide the body odor.

• Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, then all the other sons and men, then the women and finally the children, last of all the babies. By then the water was so dirty you could actually lose someone in it – hence the saying, "Don't throw the baby out with the bath water."

• Houses had thatched roofs – thick straw, piled high, with no wood underneath. It was the only place for animals to get warm, so all the dogs, cats and other small animals (mice, rats and bugs) lived in the roof. When it rained it became slippery and sometimes the animals would slip and fall off the roof – hence the saying, "It's raining cats and dogs."

• There was nothing to stop things from falling from that roof into the house. This posed a real problem in the bedroom where bugs and other droppings could really mess up your nice clean bed. Hence, a bed with big posts and a sheet hung over the top afforded some protection. That's how canopy beds came into existence.

• The floor was dirt. Only the wealthy had something other than dirt, hence the saying "dirt poor."

• The wealthy had slate floors that would get slippery in the winter when wet, so they spread thresh on the floor to help keep their footing. As the winter wore on, they kept adding more thresh until when you opened the door it would all start slipping outside. A piece of wood was placed in the entry way – hence, a "thresh hold."

• They cooked in the kitchen with a big kettle that always hung over the fire. Every day they lit the fire and added things to the pot. They ate mostly vegetables and did not get much meat. They would eat the stew for dinner, leaving leftovers in the pot to get cold overnight and then start over the next day. Sometimes the

stew had food in it that had been there for quite a while – hence the rhyme, "peas porridge hot, peas porridge cold, peas porridge in the pot nine days old."

• Sometimes they could obtain pork, which made them feel quite special. When visitors came over, they would hang up their bacon to show off. It was a sign of wealth that a man "could bring home the bacon."

• They would cut off a little bacon to share with guests and would all sit around and "chew the fat."

• Those with money had plates made of pewter. Food with a high acid content caused some of the lead to leech onto the food, causing lead poisoning and death. This happened most often with tomatoes, so for the next 400 years or so, tomatoes were considered poisonous.

• Most people did not have pewter plates, but had

trenchers, a piece of wood with the middle scooped out like a bowl. Often, trenchers were made from stale bread which was so old and hard that they could use them from quite some time. Trenchers were never washed and a lot of times worms and mold got into the wood and old bread. After eating off wormy moldy trenchers, one would get "trench mouth."

• Bread was divided according to status. Workers got the burnt bottom of the loaf, the family got the middle, and guests got the top, or "upper crust."

• Lead cups were used to drink ale or whiskey. The combination would sometimes knock them out for a couple of days. Someone walking along the road would take them for dead and prepare them for burial. They were laid out on the kitchen table for a couple of days and the family would

gather around and eat and drink and wait and see if they would wake up – hence the custom of holding a "wake."

• England is old and small and they started out running out of places to bury people. So they would dig up coffins and take the bones to a "bone-house" and reuse the grave. When reopening these coffins, one out of 25 coffins were found to have scratch marks on the inside, so they realized that they had been burying people alive. So, they thought they would tie a string on the wrist of the corpse, lead it through the coffin and up through the ground and tie it to a bell. Someone would have to sit out in the graveyard all night (the "graveyard shift") to listen for the bell; thus, someone could be "saved by the bell" or was considered a "dead ringer."

From the Internet

A Blonde's Diet

A blonde is terribly overweight, so her doctor put her on a diet.

"I want you to eat regularly for two days, then skip a day, and repeat this procedure for two weeks. The next time I see you, you'll have lost at least five pounds."

When the blonde returned, she shocked the doctor by losing nearly 20 pounds. "Why, that's amazing!" the doctor said. "Did you follow my instructions?"

The blonde nodded, "I'll tell you though, I thought I was going to drop dead that third day."

"From hunger, you mean?" asked the doctor.

"No, from skipping."

From the Internet

Did You Hear...

"Did you hear about the guy who found out the secret to making women happy?"

"No."

"Neither did I."

From the Internet



Rita or Helen will still be available to help you and offer support.

Call the Seniors Helping Seniors Program at the Area Agency on Aging office:

The Area Agency on Aging "Seniors Helping Seniors" Volunteer Program has recently moved from its Century Village office at the UCO Bldg., 82 Stratford E.

Rita and Helen are here to help

(561) 684-5885

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What is the Importance of the Association's Filing a Claim of Lien When a Unit Owner is Delinquent?

Florida Statutes and, in most situations, the governing documents for a community association, provide that a community association has the right to record a claim of lien against a unit when the unit owner fails to pay maintenance assessments in a timely manner. In addition, the claim of lien secures all interest, attorney's fees, and costs incurred in collecting the delinquent balance. Why is it so important for the association to exercise this right?

First and foremost, the filing of a claim of lien secures the association's interest in the property. For example, should the unit owner ever attempt to sell their unit, the title agent would automatically be on notice that the delinquent maintenance, and attorneys' fees and costs, will have to be paid in order to convey clear title to the buyer. This is important because, not only is the previous owner responsible for the payment of assessments, but all subsequent owners become jointly and severally liable for the payment of these assessments. This means that any subsequent unit owner could, potentially, get stuck with paying assessments which accrued prior to their taking title to the property. The filing of a lien which must be satisfied at a sale ensures that any subsequent unit owner takes title free and clear without the debts of previous unit owners.

Secondly, the filing of a claim of lien ensures that should the unit owner fail to pay their mortgage, the association will be served in any foreclosure proceedings filed by a mortgagee of the property. The association would have the opportunity to monitor the action. In addition, should the property be sold at a foreclosure sale, and a third party purchases the unit at the sale, it is very possible that the association could recover some, if not all, of the assessments and costs of collection from the court registry from surplus funds.

Thirdly, in dealing with homeowners associations, as opposed to condominium associations, the claim of lien is not effective until it is actually recorded in the public records. As such, the homeowners association, should

they decide to wait to file their claim of lien, may end up subordinating their claim to other creditors by not filing the claim of lien as soon as the delinquency arises. In the case of condominium associations, Florida Statutes, Chapter 718, provides that the association automatically has a lien on each unit to secure payment of assessments. Nevertheless, it is recommended that the association timely pursue delinquencies in condominiums at the earliest possible date.

Lastly, the filing of a claim of lien is merely a "first step" in the collection process. The unit owner receives thirty (30) days written notice of the association's intentions to foreclose on the claim of lien should they fail to pay their balance in full. The association must give the delinquent unit owner thirty (30) days written notice of the

association's intention to foreclose a claim of lien to be entitled to recover its attorneys' fees and costs. Should the unit owner fail to pay in full within thirty (30) days, the association would file an action to foreclose upon the claim of lien. The foreclosure process can take anywhere from two months to years in more complex situations to complete. As such, the sooner the association begins the procedure by filing the claim of lien, the sooner the association can be assured that the collection process, whatever the outcome, will be completed in a timely manner. Thus, the importance of filing the claim of lien upon first notice that the unit owner is delinquent cannot be overemphasized.

Visit Our Century Village Web Site centuryvillagewpb.org

Questionable Bits of Wisdom

Most of these have been floating around for years, but every item in this particular compilation is a gem. See if you don't agree:

Experience is something you don't get until just after you need it.

It's always darkest before dawn. So if you're going to steal your neighbor's newspaper, that's the time to do it.

Don't be irreplaceable; if you can't be replaced, you can't be promoted.

Never test the depth of the water with both feet.

If you think nobody cares if you're alive, try missing a couple of car payments.

Before you criticize someone, walk a mile in their shoes. That way, when you criticize them, you're a mile away and you have their shoes.

If at first you don't succeed, skydiving is not for you.

Don't squat with your spurs on.

If you tell the truth, you don't have to remember anything.

Some days you are the bug, some days you are the windshield.

Good judgment comes from bad experience, and a lot of that comes from bad judgment.

Timing has an awful lot to do with the outcome of a rain dance.

Duct tape is like the Force: It has a light side and a dark side, and it holds the universe together.

There are two theories to arguing with women. Neither one works.

Experience is the sinking feeling you have made this mistake before.

Never miss a good chance to shut up.

From the Internet



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Soup or Salad

Choice of:

Half Roasted Herb Chicken

or

London Broil

or

Grilled Salmon with Lemon Dill Sauce

Vegetable of the Day

Bake Potato or Mashed Potato or Rice

Key Lime Pie

Beverage

The Promenade Restaurant located in the
Crown Plaza West Palm Beach Hotel

1601 Belvedere Road

West Palm Beach, FL 33406

United Civic Organization, Inc.

Financial Statements

March 31, 2002

United Civic Organization, Inc.
Statement of Revenues, Expenses and Other Comprehensive Income
For the three months ended March 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Revenues						
Member dues/assessments	\$ 7,854	\$ -0-	\$ 282,744	\$ 154,743	\$ 333,248	\$ 778,589
Interest and dividends	630	298	3,770	437	1,051	6,186
Investigation	34,340	-0-	-0-	-0-	-0-	34,340
Advertising	-0-	27,845	-0-	-0-	-0-	27,845
Bus passes	-0-	-0-	1,232	-0-	-0-	1,232
Funds administrative fees	900	-0-	-0-	-0-	-0-	900
Luncheon income	2,071	-0-	-0-	-0-	-0-	2,071
Copy income	1,281	-0-	-0-	-0-	-0-	1,281
Gate passes	-0-	-0-	-0-	6,102	-0-	6,102
Bar codes	-0-	-0-	-0-	2,663	-0-	2,663
Total revenues	47,076	28,143	287,746	163,945	334,299	861,209
Expenses						
Allocable administrative expenses	4,143	4,143	4,143	4,143	-0-	16,572
Allocable professional fees	6,254	6,254	6,254	6,254	-0-	25,016
Bank charges	63	-0-	-0-	124	-0-	187
Beautification	14,577	-0-	3,250	4,882	-0-	22,709
Investigations	13,426	-0-	-0-	-0-	-0-	13,426
Legal fees	6,835	-0-	-0-	-0-	-0-	6,835
Depreciation	263	124	-0-	877	-0-	1,264
Printing, postage, office	-0-	6,068	-0-	-0-	-0-	6,068
Repairs and maintenance	-0-	-0-	377	5,849	-0-	6,226
Utilities and telephone	-0-	-0-	-0-	937	143	1,080
Transportation contract	-0-	-0-	207,508	-0-	-0-	207,508
Paving	-0-	-0-	7,272	-0-	-0-	7,272
Signs	-0-	-0-	787	-0-	-0-	787
Ambulance contract	-0-	-0-	-0-	-0-	28,980	28,980
Security contract	-0-	-0-	-0-	104,591	-0-	104,591
Cable contract	-0-	-0-	-0-	-0-	283,992	283,992
Security related expense	-0-	-0-	-0-	36,876	-0-	36,876
Gatehouse expenses	-0-	-0-	-0-	843	-0-	843
Pump maintenance	-0-	-0-	-0-	-0-	7,403	7,403
Interest expense	11,252	-0-	-0-	-0-	-0-	11,252
Irrigation	450,197	-0-	-0-	-0-	-0-	450,197
Canals and swales	264	-0-	7,520	-0-	-0-	7,784
Funds administrative fees	-0-	-0-	-0-	-0-	900	900
Total expenses	507,274	16,589	237,111	165,376	321,418	1,247,768
Excess revenues over (under) expenses	(460,198)	11,554	50,635	(1,431)	12,881	(386,559)
Other comprehensive income (loss)						
Unrealized loss on investments	-0-	-0-	(6,827)	-0-	-0-	(6,827)
Total comprehensive income (loss)	\$ (460,198)	\$ 11,554	\$ 43,808	\$ (1,431)	\$ 12,881	\$ (393,386)

United Civic Organization, Inc.

Balance Sheet

March 31, 2002

Assets

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Cash and cash equivalents	\$ 173,699	\$ 117,225	\$ 437,187	\$ 77,001	\$ 237,123	\$ 1,042,235
Investments	-0-	-0-	345,952	-0-	-0-	345,952
Accounts receivable	-0-	-0-	-0-	651	-0-	651
Prepaid funds administrative fees	-0-	-0-	-0-	-0-	2,700	2,700
Prepaid income taxes	8,684	-0-	-0-	-0-	-0-	8,684
Property and equipment, net of accumulated depreciation	5,003	897	-0-	7,890	-0-	13,790
Utility deposits	-0-	-0-	-0-	4,050	-0-	4,050
Due from other funds	173,127	694	100,000	4,687	-0-	278,508
Total assets	\$ 360,513	\$ 118,816	\$ 883,139	\$ 94,279	\$ 239,823	\$ 1,696,570

Liabilities

Unearned dues/assessments	\$ 23,562	\$ -0-	\$ -0-	\$ -0-	\$ 104,792	\$ 128,354
Unearned funds administrative fees	2,700	-0-	-0-	-0-	-0-	2,700
Due to other funds	7,570	22,696	95,956	149,404	2,882	278,508
Accrued interest on notes payable	11,253	-0-	-0-	-0-	-0-	11,253
Notes payable	352,036	-0-	-0-	-0-	-0-	352,036
Total liabilities	397,121	22,696	95,956	149,404	107,674	772,851

Fund balance (deficit)

Appropriated	184,585	-0-	651,355	-0-	132,149	968,089
Unappropriated	(221,193)	96,120	142,655	(55,125)	-0-	(37,543)
Accumulated other comprehensive income (loss)	-0-	-0-	(6,827)	-0-	-0-	(6,827)
Total fund balance (deficit)	(36,608)	96,120	787,183	(55,125)	132,149	923,719
Total liabilities and fund balance	\$ 360,513	\$ 118,816	\$ 883,139	\$ 94,279	\$ 239,823	\$ 1,696,570

Continued on next page

Financial Statements

United Civic Organization, Inc.
Statement of Cash Flows
For the three months ended March 31, 2002

March 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Operating Activities						
Dues/assessments collected from members	\$ 34,116	\$ -0-	\$ 282,744	\$ 154,743	\$ 438,040	\$ 909,643
Interest and dividends collected	630	298	2,991	437	1,051	5,407
Cash collected from investigations	34,340	-0-	-0-	-0-	-0-	34,340
Cash collected from reporter ads	-0-	27,845	-0-	-0-	-0-	27,845
Cash collected from bus passes	-0-	-0-	1,232	-0-	-0-	1,232
Funds administrative fees collected	900	-0-	-0-	-0-	-0-	900
Luncheon income collected	2,071	-0-	-0-	-0-	-0-	2,071
Cash collected from copying	1,281	-0-	-0-	-0-	-0-	1,281
Cash collected from gate passes	-0-	-0-	-0-	6,102	-0-	6,102
Cash collected from bar codes	-0-	-0-	-0-	2,663	-0-	2,663
Cash paid to suppliers of goods and services	(70,406)	(19,102)	(243,111)	(195,869)	(326,792)	(855,280)
Net cash provided (used) by operating activities	2,932	9,041	43,856	(31,924)	112,299	136,204
Investing Activities						
Purchase of mutual fund investment	-0-	-0-	(252,000)	-0-	-0-	(252,000)
Purchase of property and equipment	(5,266)	-0-	-0-	-0-	-0-	(5,266)
Net cash used by investing activities	(5,266)	-0-	(252,000)	-0-	-0-	(257,266)
Financing Activities						
Interfund borrowings	(56,354)	10,397	35,397	10,560	-0-	-0-
Net cash provided (used) by financing activities	(56,354)	10,397	35,397	10,560	-0-	-0-
Net increase (decrease) in cash and cash equivalents	(58,688)	19,438	(172,747)	(21,364)	112,299	(121,062)
Cash and cash equivalents, January 1, 2002	232,387	97,787	609,934	98,365	124,824	1,163,297
Cash and cash equivalents, March 31, 2002	\$ 173,699	\$ 117,225	\$ 437,187	\$ 77,001	\$ 237,123	\$ 1,042,235

United Civic Organization, Inc.
Statement of Changes in Fund Balance
For the three months ended March 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Fund balance (deficit):						
Appropriated fund balance, January 1, 2002	\$ 170,506	\$ -0-	\$ 651,355	\$ -0-	\$ 119,268	\$ 941,129
Excess revenues over (under) expenses	14,079	-0-	-0-	-0-	12,881	26,960
Appropriated fund balance, March 31, 2002	184,585	-0-	651,355	-0-	132,149	968,089
Unappropriated fund balance (deficit), January 1, 2002	253,084	84,566	92,020	(53,694)	-0-	375,976
Excess revenues over (under) expenses	(474,277)	11,554	50,635	(1,431)	-0-	(413,519)
Unappropriated fund balance (deficit), March 31, 2002	(221,193)	96,120	142,655	(55,125)	-0-	(37,543)
Accumulated other comprehensive income (loss), January 1, 2002	-0-	-0-	-0-	-0-	-0-	-0-
Unrealized loss on investments	-0-	-0-	(6,827)	-0-	-0-	(6,827)
Accumulated other comprehensive income (loss), March 31, 2002	-0-	-0-	(6,827)	-0-	-0-	(6,827)
Total fund balance (deficit)	\$ (36,608)	\$ 96,120	\$ 787,183	\$ (55,125)	\$ 132,149	\$ 923,719

Continued on next page

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

March 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
Excess revenues over (under) expenses	\$ (460,198)	\$ 11,554	\$ 50,635	\$ (1,431)	\$ 12,881	\$ (386,559)
Adjustments to reconcile excess revenues over (under) expenses to net cash provided (used) by operating activities:						
Reinvested dividends	-0-	-0-	(779)	-0-	-0-	(779)
Depreciation	263	124	-0-	877	-0-	1,264
(Increase) decrease in:						
Accounts receivable	-0-	-0-	-0-	956	263	1,219
Prepaid funds administration fees	-0-	-0-	-0-	-0-	(2,700)	(2,700)
Prepaid expenses	2,486	-0-	-0-	-0-	-0-	2,486
Prepaid irrigation and swale expense	451,317	-0-	-0-	-0-	-0-	451,317
Increase (decrease) in:						
Accounts payable	(28,451)	(2,637)	(6,000)	(32,326)	(2,937)	(72,351)
Unearned dues/assessments	23,562	-0-	-0-	-0-	104,792	128,354
Unearned funds administrative fees	2,700	-0-	-0-	-0-	-0-	2,700
Accrued interest on notes payable	11,253	-0-	-0-	-0-	-0-	11,253
Net cash provided (used) by operating activities	\$ 2,932	\$ 9,041	\$ 43,856	\$ (31,924)	\$ 112,299	\$ 136,204
Non-cash investing and financing activities:						
Unrealized loss on investments	\$ -0-	\$ -0-	\$ (6,827)	\$ -0-	\$ -0-	\$ (6,827)

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the three months ended March 31, 2002

Nature of Operations

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

This summary of significant accounting policies of the Organization is presented to assist in understanding of the financial statements. The financial statements and notes are representations of the Organization's administration, 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, 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. Unearned dues/assessments represent fees paid by the members in anticipation of the due date. These assessments will be recognized as revenue in the period in which it is due. Any excess assessments at year-end are retained by the Organization for use in future years.

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

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 typically mature in one year or less, are held to maturity and valued at cost, which approximates fair market value. The Organization's investments in debt securities are valued at fair market value in accordance with generally accepted accounting principles

Allocable Expenses

The Board of Directors determined that various administrative expenses are to be shared equally by the Operating, Reporter, Transportation, and Security funds, and reflected this decision in the 2002 budget. The expenses are paid by the Operating fund, and then allocated to the respective funds by recording an amount due to/from other funds.

Estimates

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

Continued on next page

United Civic Organization, Inc.

March 31, 2002

Notes to Financial Statements

As of and for the three months ended March 31, 2002

2. INVESTMENTS:

The Organization is required to classify its debt securities in one of three categories: trading, available for sale, or held to maturity, in conformity with Statement of Financial Accounting Standards No. 115, "Accounting for Certain Investments in Debt and Equity Securities". Trading securities are bought principally for the purpose of selling them in the near term. Held to maturity securities are those securities in which the Organization has the ability and intent to hold until maturity. All other securities not included in trading or held to maturity are classified as available for sale. The Organization has classified its investments at March 31, 2002 as held to maturity and available for sale in accordance with generally accepted accounting principles.

Investments at March 31, 2002 consisted of the following:

	Transportation Fund
Mutual fund	\$ 252,779
Certificate of deposit at First Union National Bank, with a term of 66 months, maturing October 16, 2002, with a yield of 5.07%	<u>100,000</u>
Cost basis	352,779
Aggregate fair market value	<u>345,952</u>
Gross unrealized holding loss	<u>\$ 6,827</u>

3. PROPERTY AND EQUIPMENT:

Property and equipment as of March 31, 2002 consisted of the following:

	Operating Fund	Reporter Fund	Security Fund	Total
Furniture and equipment	\$10,665	\$ 4,254	\$ -0-	\$ 14,919
Computers	<u>2,529</u>	<u>6,771</u>	<u>28,903</u>	<u>38,203</u>
	13,194	11,025	28,903	53,122
Less accumulated depreciation	<u>(8,191)</u>	<u>(10,128)</u>	<u>(21,013)</u>	<u>(39,332)</u>
	<u>\$ 5,003</u>	<u>\$ 897</u>	<u>\$ 7,890</u>	<u>\$ 13,790</u>

4. APPROPRIATED FUND BALANCE:

Operating Fund. The Board of Directors allocates a portion of surpluses to be used for unanticipated and unbudgeted legal costs as an appropriated fund balance. The net surplus for the investigation activity for the three months ended March 31, 2002 of \$14,079 has been designated for this purpose, and, accordingly, has been reported as an increase to the appropriated fund balance.

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

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

5. CONCENTRATION OF CREDIT RISK:

The Organization maintains a portion of its cash 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 March 31, 2002 in excess of insured amounts approximate \$17,200.

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 March 31, 2002.

6. 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, hours and mileage 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.

7. 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:

March 31:	
2002	\$ 82,152
2003	85,529
2004	89,888
2005	<u>94,467</u>
	<u>\$ 352,036</u>

8. RELATED PARTY:

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. There were no balances due to this related party at March 31, 2002.

United Civic Organization, Inc.

Supplementary Schedule I

Schedule of Operating Fund Revenues and Expenses

- Budget and Actual

For the three months ended March 31, 2002

	Operating Fund Three Months Budget	Operating Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 7,854	\$ 7,854
Interest and dividends	2,550	630
Investigation	33,500	34,340
Administrative fees	900	900
Luncheon income	25	2,071
Copy income	<u>25</u>	<u>1,281</u>
Total revenues	<u>\$ 44,854</u>	<u>\$ 47,076</u>
Expenses		
Allocable administrative expenses	\$ 5,083	\$ 4,143
Allocable professional fees	6,225	6,254
Real estate taxes	125	-
Bank charges	75	63
Beautification	3,926	14,577
Gifts	125	-
Investigations	15,000	13,426
Legal fees	11,000	6,835
Depreciation	-	263
Interest expense	-	11,252
Irrigation	26,270	450,197
Canals and swales	-	264
Prior year surpluses	(24,263)	-
Income taxes	<u>1,288</u>	<u>-</u>
Total expenses	<u>\$ 44,854</u>	<u>\$ 507,274</u>

United Civic Organization, Inc.

Supplementary Schedule II

Schedule of Reporter Fund Revenues and Expenses

- Budget and Actual

For the three months ended March 31, 2002

	Reporter Fund Three Months Budget	Reporter Fund Three Months Actual
Revenues		
Interest and dividends	\$ 1,250	\$ 298
Advertising	<u>18,250</u>	<u>27,845</u>
Total revenues	<u>\$ 19,500</u>	<u>\$ 28,143</u>
Expenses		
Allocable administrative expenses	\$ 5,083	\$ 4,143
Allocable professional fees	6,225	6,254
Real estate taxes	125	-
Bank charges	25	-
Depreciation	-	124
Printing, postage, office	8,360	6,068
Utilities and telephone	100	-
Prior year surpluses	(1,706)	-
Income taxes	<u>1,288</u>	<u>-</u>
Total expenses	<u>\$ 19,500</u>	<u>\$ 16,589</u>

United Civic Organization, Inc.

Supplementary Schedule III

Schedule of Transportation Fund Revenues and Expenses

- Budget and Actual

For the three months ended March 31, 2002

	Transportation Fund Three Months Budget	Transportation Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 282,744	\$ 282,744
Interest and dividends	6,000	3,770
Bus passes	<u>900</u>	<u>1,232</u>
Total revenues	<u>\$ 289,644</u>	<u>\$ 287,746</u>
Expenses		
Allocable administrative expenses	\$ 5,083	\$ 4,143
Allocable professional fees	6,225	6,254
Real estate taxes	125	-
Bank charges	75	-
Beautification	-	3,250
Gifts	150	-
Exterminating	300	377
Transportation	196,500	207,508
Paving	5,850	7,272
Signs	-	787
Canals and swales	12,500	7,520
Roads, bridges and walkways	61,548	-
Income taxes	<u>1,288</u>	<u>-</u>
Total expenses	<u>\$ 289,644</u>	<u>\$ 237,111</u>

Continued on next page

United Civic Organization, Inc.
 Supplementary Schedule IV
 Schedule of Security Fund Revenues and Expenses
 - Budget and Actual
 For the three months ended March 31, 2002

March 31, 2002

	Security Fund Three Months Budget	Security Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 154,743	\$ 154,743
Interest and dividends	3,300	437
Gate passes	6,250	6,102
Bar codes	1,375	2,663
Total revenues	\$ 165,868	\$ 163,945
Expenses		
Allocable administrative expenses	\$ 5,083	\$ 4,143
Allocable professional fees	6,225	6,254
Real estate taxes	125	-0-
Bank charges	75	124
Beautification	12,500	4,882
Depreciation	-0-	877
Repairs and maintenance	-0-	5,849
Utilities and telephone	1,400	937
Security contract	128,715	104,591
Security related expense	25,450	36,876
Prior years surpluses	(14,993)	843
Income taxes	1,288	-0-
Total expenses	\$ 165,868	\$ 165,376

United Civic Organization, Inc.
 Supplementary Schedule V
 Schedule of Restricted Fund Revenues and Expenses
 - Budget and Actual
 For the three months ended March 31, 2002

	Restricted Fund Three Months Budget	Restricted Fund Three Months Actual
Revenues		
Member dues/assessments	\$ 332,269	\$ 333,248
Interest and dividends	2,350	1,051
Total revenues	\$ 334,619	\$ 334,299
Expenses		
Bank charges	\$ 75	\$ -0-
Utilities and telephone	-0-	143
Ambulance contract	28,001	28,980
Cable contract	298,295	283,992
Pump maintenance	6,348	7,403
Administrative fees	900	900
Income taxes	1,000	-0-
Total expenses	\$ 334,619	\$ 321,418



LAMN, KRIELOW, DYTRYCH & CO
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INDEPENDENT ACCOUNTANTS' COMPILATION REPORT

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

We have compiled the accompanying balance sheet of United Civic Organization, Inc. as of March 31, 2002, and the related statement of revenues, expenses, and comprehensive income, changes in fund balance and cash flows for the three months then ended, and the accompanying supplementary information contained in Supplementary Schedules I, II, III, IV and V, which are presented only for supplementary analysis purposes, in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants.

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

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

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

May 20, 2002

A TRADITION OF EXCELLENCE SINCE 1970

Memories

Stroll with me...close your eyes. .and go back .

I'm talking about sitting on the curb, sitting on the stoop...about hide-and-go-seek, Simon says, and red-light-green-light. Lunch boxes with Thermos, chocolate milk, going home for lunch, penny candy from the store, hopscotch, skates with keys, jacks and Cracker Jacks, hula hoops and sunflower seeds, wax lips and mustaches, Mary Janes, saddle shoes, and Coke bottles with the names of cities on the bottom.

Remember when it took five minutes for the TV to warm up? When nearly everyone's mom was at home when kids got home from school? When nobody owned a purebred dog? When a quarter was a decent allowance? When you'd reach into a muddy gutter for a penny?

When your mom wore nylons that came in two pieces? When all of your male teachers wore neckties and female teachers had their hair done everyday and wore high heels?

Remember running through the sprinkler, circle pins, bobby pins; *Mickey Mouse Club; Rocky and Bullwinkle; Kukla, Fran and Ollie; Spin and Marty* all in black and white?

When around the corner seemed far away and going downtown seemed like going somewhere. Climbing trees, making forts, backyard shows, lemonade stands, cops and robbers, cowboys and indians, staring at clouds, jumping on the bed, pillow fights, ribbon candy, angel hair on the Christmas tree, Jackie Gleason, white gloves, walking to the movie theater, running till you were out of breath, laughing

so hard that your stomach hurt...remember that?

Not stepping on a crack or you'd break your mother's back...paper chains at Christmas, silhouettes of Lincoln and Washington.. the smells of school, of paste, and Evening in Paris?

What about the girl who dotted her "i"s with hearts? The stroll, popcorn balls, and sock hops?

When you got your windshield cleaned, oil checked, and gas pumped, without asking — all for free — every time! And, you didn't pay for air either, and you got trading stamps to boot?

When laundry detergent had free glasses, dishes, or towels hidden inside the box?

When the worst thing you could do at school was flunk a test or chew gum?

When they threatened to keep kids back a grade if they failed — and did?

When being sent to the principal's office was nothing compared to the fate that awaited the student at home? Basically, we were in fear for our lives, but it wasn't because of drive-by shootings, drugs, gangs, etc. Our parents and grandparents were a much bigger threat! But we survived because their love was so much greater than the threat

Remember when a '57 Chevy was everyone's dream car — used to cruise, peel out, lay rubber, or watch submarine races? When people went "steady" and girls wore a class ring with an inch of wrapped Band-Aids, dental floss, or yarn coated with pastel-frost nail polish so it would fit their finger?

Remember lying on your back on the grass with your friends and saying things like "That cloud looks like a..." And playing baseball with no adults needed to

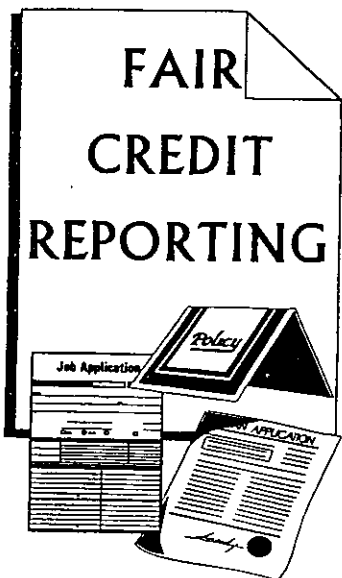
enforce the rules of the game?

And, with all our progress, don't you just wish, just once, you could slip back in time and savor the slower pace .and share it with the children of today?

So, send this on to someone who can still remember Nancy Drew, the Hardy Boys, Laurel and Hardy, Howdy Doody and the Peanut Gallery, the Lone Ranger, the Shadow Knows, Nellie Belle, Roy and Dale, Trigger and Buttermilk...as well as the sound of a reel mower on Saturday morning, and summers filled with bike rides, baseball games, bowling, visits to the pool .and eating Kool-Aid powder with sugar from the palm of your hand

There, didn't that feel good? Just to lean back and say, "Yeah...I remember. ."

From the Internet



Federal Trade Commission
Bureau of Consumer Protection
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 Sproul 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.

You Know You're Living in the Modern World When:

- You just tried to enter your password on the microwave
- You have a list of 15 phone numbers to reach your family of three
- You call your son's beeper to let him know it's time to eat. He E-mails you back from his bedroom, "What's for dinner?"
- Your daughter sells Girl Scout Cookies via her web site.
- Your grandmother asks you to send her a JPEG file of your newborn so she can create a new screen saver.
- You pull up in your own driveway and use your cell phone to see if anyone is home.
- Every commercial on television has a web-site address at the bottom of the screen
- You buy a computer and six months later it's out of date and now sells for half the price you paid.
- Leaving the house without your cell phone, which you didn't have the first 20 or 30 years of your life, is cause for panic and turning around to go get it
- Using real money, instead of credit or debit, to make a purchase would be a hassle and take planning.
- Your reason for not staying in touch with family is that they don't have E-mail addresses
- You consider second-day air delivery painfully slow
- Your dining room table is now your flat filing cabinet.
- Your idea of being organized is multiple-colored Post-it notes.
- You hear most of your jokes via E-mail instead of reading them here
- You get an extra phone line so you can get phone calls.
- You get up in the morning and go on-line before getting your coffee
- You wake up at 2 am to go to the bath room and check your E-mail on your way back to bed.
- You start tilting your head sideways to smile in imitation of the Internet symbol ("j")
- You're thinking how true all of this is.

From the Internet

CENTURY VILLAGE BUS SCHEDULE

INTERNAL RT-1	INTERNAL BUS SCHEDULE										5:30 LUNCH				
CLUBHOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00	
DOVER	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02	10:02	
SOMERSET	8:04	9:04	10:04	11:04	1:04	2:04	3:04	4:04	5:04	6:04	7:04	8:04	9:04	10:04	
BERKSHIRE	8:07	9:07	10:07	11:07	1:07	2:07	3:07	4:07	5:07	6:07	7:07	8:07	9:07	10:07	
CAMDEN	8:09	9:09	10:09	11:09	1:09	2:09	3:09	4:09	5:09	6:09	7:09	8:09	9:09	10:09	
WINDSOR	8:10	9:10	10:10	11:10	1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10	9:10	10:10	
WELLINGTON	8:12	9:12	10:12	11:12	1:12	2:12	3:12	4:12	5:12	6:12	7:12	8:12	9:12	10:12	
ANDOVER	8:15	9:15	10:15	11:15	1:15	2:15	3:15	4:15	5:15	6:15	7:15	8:15	9:15	10:15	
GREENBRIAR	8:19	9:19	10:19	11:19	1:19	2:19	3:19	4:19	5:19	6:19	7:19	8:19	9:19	10:19	
KINGSWOOD	8:21	9:21	10:21	11:21	1:21	2:21	3:21	4:21	5:21	6:21	7:21	8:21	9:21	10:21	
HASTINGS C.H.	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25	6:25	7:25	8:25	9:25	10:25	
CLUBHOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:30	7:30	8:30	9:30	10:30	
PUBLIX	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	5:35	6:35	7:35	8:35	9:35	10:35	
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	5:45	6:45	7:45	8:45	9:45	10:45	
ROUTE # 2															
CLUBHOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00	
PLYMOUTH	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02	10:02	
STRATFORD	8:04	9:04	10:04	11:04	1:04	2:04	3:03	4:04	5:04	6:04	7:04	8:04	9:04	10:04	
CHATHAM	8:06	9:06	10:06	11:06	1:06	2:06	3:06	4:06	5:06	6:06	7:06	8:06	9:06	10:06	
KENT	8:08	9:08	10:08	11:08	1:08	2:08	3:08	4:08	5:08	6:08	7:08	8:08	9:08	10:08	
NORTHAMPTON	8:11	9:11	10:11	11:11	1:11	2:11	3:11	4:11	5:11	6:11	7:11	8:11	9:11	10:11	
SUSSEX	8:13	9:13	10:13	11:13	1:13	2:13	3:13	4:13	5:13	6:13	7:13	8:13	9:13	10:13	
CANTERBURY	8:15	9:15	10:15	11:15	1:15	2:15	3:15	4:15	5:15	6:15	7:15	8:15	9:15	10:15	
DORCHESTER	8:18	9:18	10:18	11:18	1:18	2:18	3:18	4:18	5:18	6:18	7:18	8:18	9:18	10:18	
OXFORD	8:21	9:21	10:21	11:21	1:21	2:21	3:21	4:21	5:21	6:21	7:21	8:21	9:21	10:21	
SHEFFIELD	8:23	9:23	10:23	11:23	1:23	2:23	3:23	4:23	5:23	6:23	7:23	8:23	9:23	10:23	
HASTINGS	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25	6:25	7:25	8:25	9:25	10:25	
NORWICH	8:28	9:28	10:28	11:28	1:28	2:28	3:28	4:28	5:28	6:28	7:28	8:28	9:28	10:28	
CLUBHOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:30	7:30	8:30	9:30	10:30	
PUBLIX	8:33	9:33	10:33	11:33	1:33	2:33	3:33	4:33	5:33	6:33	7:33	8:33	9:33	10:33	
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	5:45	6:45	7:45	8:45	9:45	10:45	
ROUTE # 3															
CLUBHOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00	
BEDFORD B	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02	10:02	
SOUTHAMPTON	8:05	9:05	10:05	11:05	1:05	2:05	3:05	4:05	5:05	6:05	7:05	8:05	9:05	10:05	
BEDFORD J	8:08	9:08	10:08	11:08	1:08	2:08	3:08	4:08	5:08	6:08	7:08	8:08	9:08	10:08	
GOLFS EDGE	8:10	9:10	10:10	11:10	1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10	9:10	10:10	
COVENTRY	8:12	9:12	10:12	11:12	1:12	2:12	3:12	4:12	5:12	6:12	7:12	8:12	9:12	10:12	
NORWICH	8:14	9:14	10:14	11:14	1:14	2:14	3:14	4:14	5:14	6:14	7:14	8:14	9:14	10:14	
SALISBURY	8:17	9:17	10:17	11:17	1:17	2:17	3:17	4:17	5:17	6:17	7:17	8:17	9:17	10:17	
WALTON	8:18	9:18	10:18	11:18	1:18	2:18	3:18	4:18	5:18	6:18	7:18	8:18	9:18	10:18	
EASTHAMPTON	8:20	9:20	10:20	11:20	1:20	2:20	3:20	4:20	5:20	6:20	7:20	8:20	9:20	10:20	
HASTINGS C.H.	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25	6:25	7:25	8:25	9:25	10:25	
CLUBHOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:30	7:30	8:30	9:30	10:30	
PUBLIX	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	5:35	6:35	7:35	8:35	9:35	10:35	
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	5:45	6:45	7:45	8:45	9:45	10:45	

THIS IS A SCHEDULE THAT U.C.O. HAS PUT INTO EFFECT TO BETTER SERVE THE COMMUNITY, AND TO EXPAND UPON WHEN NECESSARY.

NOTE: THE DRIVERS HAVE NOTHING TO DO WITH THE SCHEDULE. PLEASE BE NICE AND IF YOU ARE DISPLEASED WRITE YOUR TRANSPORTATION COMMITTEE.

NOTE: YOU WILL NOW BE ABLE TO GO FROM YOUR HOME DIRECTLY TO PUBLIX AND RETURN WITHOUT CHANGING BUSES.

THE INTERNAL BUSES WILL RUN ONCE EVERY HOUR.

PLEASE BE AT YOUR BUS STOP 10 MINUTES BEFORE YOUR SCHEDULED TIME.

DON'T FORGET	
WE DO BUS CHARTERS	
SHIPS, DINNER THEATER, SHOWS	
AIR PORT'S FLEA MARKET'S	
BINGO, JAI-LAI, ECT.	
WE GO ANYWHERE IN FLORIDA	
PRICES THAT CAN'T BE BEAT	

MALL BUS						
CLUB HOUSE	K-MART	PHAR-MOR	P.B. MALL	J.C.C.	PUBLIX COMM. DR.	CLUB HOUSE
9:00	9:10	9:20	9:25	9:05 / 9:35	STOP	9:45
10:00	10:10	10:20	10:25	10:35	ON	10:45
11:00	11:10	11:20	11:25	11:35	REQUEST	11:45
1:00	1:10	1:20	1:25	1:35		1:45
2:00	2:10	2:20	2:25	2:35		2:45
3:00	3:10	3:20	3:25	3:35		3:45
4:00	4:10	4:40	4:25	4:35		4:45
5:00	5:10	5:20	5:25	5:35		5:45
6:00	6:10	6:20	6:25	6:35		6:45

EXPRESS BUS						
CLUB HOUSE	PINE TRAIL	WINN DIXIE	PUBLIX	PERIM DRIVE	CLUB HOUSE	
LEAVE CLUB HOUSE AT 8:40, DO THE PERIMETER DRIVE						
9:00	9:08	9:13	9:23	9:33	9:48	
10:00	10:08	10:13	10:23	10:33	10:48	
11:00	11:08	11:13	11:23	11:33	11:48	
1:00	1:08	1:13	1:23	1:33	1:48	
2:00	2:08	2:13	2:23	2:33	2:48	
3:00	3:08	3:13	3:23	3:33	3:48	

SHUTTLE BUS											
CLUB HOUSE	POST OFFICE	RODS REST.	LIBRARY	HUMANA	PLAZA	DREXEL MALL	OUTLET	BABY SUPER	POST OFFICE	PERIM DRIVE	CLUB HOUSE
9:00	ONLY	9:05	9:09	9:12	9:18	9:23	9:29	ONLY	9:35	9:45	
10:00	ON	10:05	10:09	10:12	10:18	10:23	10:29	ON	10:35	10:45	
11:00	TUE.	11:05	11:09	11:12	11:18	11:23	11:29	TUE.	11:35	11:45	
1:00	AND	1:05	1:09	1:12	1:18	1:23	1:29	AND	1:35	1:45	
2:00	THUR.	2:05	2:09	2:12	2:18	2:23	2:29	THUR.	2:35	2:45	
3:00	3:05	3:10	3:14	3:17	3:23	3:28	3:34	3:40	3:45	3:50	
4:00	X	4:05	4:09	4:12	4:18	4:23	4:29	X	4:35	4:45	
5:00	X	5:05	5:09	5:12	5:18	5:23	5:29	X	5:35	5:45	
6:00	X	6:05	6:09	6:12	6:18	6:23	6:29	X	6:35	6:45	

SPECIAL BUS	
TUES	
C-HOUSE	9:35
CITYPLACE	10:05
GARDENS	10:35
GARDENS	1:30
CITYPLACE	2:00
C-HOUSE	2:30

SUNDAY AND HOLIDAYS									
CLUB HOUSE	RODS REST.	OUTLET MALL	PINE TRAIL	CROSS COUNTY	PHAR MOR	P.B. CHURCH	MALL	PUBLIX	CLUB HOUSE
9:00	9:05	9:10	9:20	9:25	9:35	9:45	9:55	10:05	10:15
10:00	10:05	10:10	10:20	10:25	10:35	10:45	10:55	11:05	11:15
11:00	11:05	11:10	11:20	11:25	11:30	11:35	11:40	11:45	11:50
1:00	1:05	1:10	1:20	1:25	1:30	1:35	1:40	1:45	1:50
2:00	2:05	2:10	2:20	2:25	2:30	2:35	2:40	2:45	2:50
3:00	3:05	3:10	3:20	3:25	3:30	3:35	3:40	3:45	3:50
4:00	4:05	4:10	4:20	4:25	4:30	4:35	4:40	4:45	4:50
5:00	5:05	5:10	5:20	5:25	5:30	5:35	5:40	5:45	5:50
6:00	6:05	6:10	6:20	6:25	6:30	6:35	6:40	6:45	6:50

SPECIAL BUS			
MONDAY			
C-HOUSE	9:35		XXX
WELL-M	10:05	1:15	XXX
C-HOUSE	10:35		XXX
TARGET	11:00	12:00	2:00
K-MART	11:05	12:05	2:05
WAL-M	11:10	12:10	2:10
C-HOUSE		1:45	2:30

PLEASE BE AT YOUR BUS STOP 10 MINUTES BEFORE YOUR SCHEDULE PICK-UP TIME

• 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.