



# Reporter

Volume 21 No. 9

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

November 2002

## President's Message

Vivian Walsh



Welcome back, winter residents, to the "biggest secret of West Palm Beach — Century Village," as stated in the *Palm Beach Post* several weeks ago.

How beautiful it is to enter our Village gates and see the colorful flora. This paradise has so much to offer: a state of the art fitness center, beautiful grounds, and we are so fortunate to have Sinai Medical Center on site so residents don't have to worry about having to travel for medical care or therapy. I can speak for myself because I use both their therapists and doctors.

Other factors of the Village are the many volunteers who work for UCO and help us to keep the residents happy. As I said at the delegate assembly, I have already started to meet with presidents of our associations and I have gotten good feedback from them. I want to know what is expected from UCO and UCO wants to know what we can expect from the condos. I would like to reiterate, please understand that we are here to help you in any way we can as long as it is in our jurisdiction to do so. However, we must also have your cooperation by attending our meetings so that we can have a quorum to be able to pass our motions, amendments, and whatever it takes to keep this Village the wonderful paradise that it is. There are many people who don't know what goes on inside our gates, and when they find out, they can't get over what we have within our enclosed walls.

If you are bitten by mosquitos, please call Mosquito Control and give them the information they need to come into the Village and spray. They will come here only if enough people complain of being bitten. The number is 967-6480.

## Additional Bus Stop Requests

By Art Hoffman  
Co-Chair, Trans. Comm.

Several area businesses have approached UCO to have our external buses make stops at their places of business. The transportation committee has taken this under advisement and is considering these additional stops, provided the additional expenses which would be incurred would be paid for.

These expenses may include additional cost for gasoline, for mileage, for the bus drivers' time, and for wear and tear on the buses. All of these costs are built into the current contract and must be taken into account when preparing the bus schedules. Also, we must consider the additional time that the riders, our residents, would have to spend sitting in a bus that is diverted for the benefit of an area business.

Our transportation expenses are a large portion of our budget. Any additional costs would put us over budget. This cost would have to be covered by those businesses who would benefit by them.

In the past, we had explored putting advertising signs inside the buses to defray some of the transportation expense, just as advertising revenue is used to pay for the expenses of printing the *UCO Reporter*.

We are trying to keep our transportation expenses down and yet give our residents the advantages of a bus system that is the envy of other South Florida gated communities.

Visit Our  
Century Village  
Web Site  
centuryvillagewpb.org

## Bill McBride Visits CV

By Max Hammerman

On the afternoon of October 8, Mr. Bill McBride, candidate for governor of Florida, appeared before a crowd of 400 in the auditorium of Century Village.

The rally was opened by Lois Frankel, candidate for mayor of West Palm Beach. Lois warmed up the audience with a series of jokes and stories. Appearing with Ms. Frankel were Jeff Koons, candidate for county commissioner of District 2; David Nelson, candidate for agriculture commissioner, and Legislative Representative Susan Bucher. All addressed the audience and urged us to be sure to vote on Election Day, the most important election. Support for Mr. McBride was vital because of the closeness of the race.

Upon his arrival, Bill McBride was introduced by Vivian Walsh, president of UCO, to a rousing welcome.

Bill paid tribute to Janet Reno and Daryl Jones, who ran against him in the primaries and who are now his most ardent supporters. He also spoke of his youth and of his summers as busboy and waiter in the Concord Hotel in Kiamasha, NY.

After pointing out the shortcomings of Governor Bush, Mr. McBride told of his plans for Florida in the fields of education, prescription drugs, veterans' affairs, and service to seniors and the residents of Florida.

His short talk was warmly received and the audience showed this by their applause.

## CAT Program

By Len Lipofsky

The Palm Beach sheriff's office, in conjunction with our COP program, will be conducting a CAT (Car Auto Theft) registration in Century Village on Friday, November 15, 2002, from 8:30 to 11:30 am.

In order to register your vehicle, you must have a registered car in the state of Florida, a valid registration for the vehicle, and the vehicle must be available to have the decal put on the car.

Through the cooperation of management, we will utilize the left side of the parking lot of the main Clubhouse. Park your vehicle

in the roped off area and proceed to the new classroom to the left of the entrance. The form will be filled out by a member of the COP program and the decal put on your car by a member of the COP program.

This decal will give authority to the sheriff's office to stop your vehicle between 1:00 and 5:00 am to verify that the person driving said car is the lawful owner. This is done to prevent car theft and can give you peace of mind while you sleep.

The cost for residents is free. Remember the date: Friday, November 15<sup>th</sup>.

## MEETING DATES — 2002-2003

OFFICERS	EXEC. BOARD	DELEGATES
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.

## Delegate Meeting

Fri., Nov. 1, 2002, at 9:30 am  
in Auditorium  
All Welcome!!!

## Bar Codes Will Be Issued

on Fri., Nov. 8, 2002, 9 to 11 am  
Anshei Sholom Synagogue

## At the Delegates Meeting

Betty Lapidus



The attendance counters reported that there were 144 delegates signed in. There was a recount, and this number was corrected to 147 delegates. There was no quorum.

We were under the impression that the quorum count for October should be 176. Later on in this meeting, board member Marcia Ziccardy brought to our attention that the quorum should be for 141 for October through May.

However, we did not vote on motions at this meeting because we thought we did not have a quorum.

Please note — the following paragraph is *not* part of these minutes, it is only for your information:

*After the meeting, this was checked out and found to be correct. The quorum count for the months of October through May is 141 seated delegates. The quorum count for the months of June through September is 105 seated delegates.*

### President's Report

**Purchase of Old Medical Building** President Walsh reported that this will take time and she will keep us informed.

Discussion took place regarding the necessity and importance of having a good attendance at our meetings.

Vivian then announced that Bill McBride will be here in the Clubhouse on Tuesday, October 8<sup>th</sup>, at 2:30 pm. Please attend. Governor Bush was invited to address us, but he did not respond.

Absentee ballots are available in the UCO office.

### Committee Reports

**Bar Codes** Please let us know of people who move out of CV without turning in their bar codes or who sell their cars without turning in the bar codes.

**Signs and Benches** Haskell Morin reported that signs are available for sale. Please write and let him know the location of benches that need repairs, spraying, or cleaning.

**CAT** Len Lipofsky reported on special decals for your car; these can prevent car theft. On November 18<sup>th</sup>, from 8:30 to 11:30 am, please

go to the left hand parking lot at the Clubhouse to register your car for these decals.

Also, you can register at the sheriff's office near Albertson's. Please read his column in the upcoming *UCO Reporter*.

**Infrastructure** Pat Blunk reported that if you have a mosquito problem, call the Palm Beach County Mosquito Control at 967-6480. They will spray only when they get phone calls from individuals who report a mosquito problem.

With reference to the cuts in the roads that were due to the installation of our irrigation system — repaving these will be started a week from Monday.

The Okeechobee exit lane will be repaired and repatched.

Adelphia has completed the conversion. Let us know if you have any problems.

Winter residents coming back in November and December and need cable hookup work are to write a note and hand it in at the UCO office.

FPL lighting is almost completed. Please let us know if any of their lights are not working.

**Beautification** The new chair of this committee, Edith Zedonick, reported that color will be added around CV. To comply with the requests of drivers, this committee will take care of areas that need trimming.

**Insurance** Dan Gladstone reported on leaks inside of apartments. Please make sure you shut off the water in your apartment when you go away. He reported that no insurance company will give an estimate for more than one month. We guess at a 20% increase for your yearly budget.

Please do *not* ask bus drivers to stop anywhere other than the bus stations. This is a big insurance problem.

Please remove welcome mats as this is an accident waiting to happen.

**Investigation** David Frankel reported that no one can enter an apartment without a certificate of approval.

## Show & Tell

Betsy, a grammar school teacher from Miami, remembers this Oscar-worthy birth tableau from one of her students.

When I was a kid, I loved show and tell. So I always have a few sessions with my students. It helps them get over shyness and experience a little public speaking. And it gives me a break and some guaranteed entertainment.

Usually, show and tell is pretty tame. Kids bring in pet turtles, model airplanes, pictures of fish they catch, stuff like that. I never, ever place any boundaries or limitations on them. If they want to lug it to school and talk about it, they're welcome.

Well, one day, this little girl, Erica, a very bright, very out-going kid, takes her turn and waddles up to the front of the class with a pillow stuffed under her sweater. She holds up a snapshot of an infant.

"This is Luke, my baby brother, and I'm going to tell you about his birthday. First, Mommy and Daddy made him as a symbol of their love, and then Daddy put a seed in my mother's stomach, and Luke grew in there. He ate for nine months through an umbrella cord."

She's standing there with her hands on the pillow, and I'm trying not to laugh and wishing I had a video camera rolling. The kids are watching her in amazement.

"Then, about two Saturdays ago, my mother starts going 'Oh, oh, oh!'" Erica puts a hand behind her back and groans. "She walked

*Continued on page 3*

Bring your association's census forms up to date.

**Security** Dave Bernstein reported that people who move out of CV must return their auto bar codes so that we may remove them from the security system.

Please observe stop signs. **Quorum** Figures may have been changed. All motions on the agenda were tabled and will be brought up again at the November delegate assembly.

**Good and Welfare** There was a suggestion that we have a telephone squad to call all the 309 associations regarding coming to the delegate assemblies.

Building presidents can designate a member of the building to be an alternate delegate to attend the delegate assembly.

## Security

David Bernstein



Hi to all you once again, and welcome back to our early returning winter neighbors. Many things are happening on the security front.

Most important, folks, when entering both sides of the Village, Okeechobee and Haverhill, the guards can no longer press a button to make the gate arms come down.

1. On the bar code side, stop! Wait for the car in front of you to go through. As they pass the gate arm, sensors in the ground will signal the arm to come down. *After* the arm is down, then you may proceed to the scanner safely. **Do not tailgate.** You can damage your car.

2. On the visitor-resident side, pull up to the door, and have your ID checked. When both arms are up, then proceed. The sensors will tell the arms to come down. **Proceed slowly.**

3. In addition, tell all your visitors that all license plate numbers are recorded in case of a problem later on. At the end of the day, it is deleted from the program.

Bar codes — if you don't have one, why not? It makes entry into the Village much easier and all residents are entitled to one. The cost is \$5 and the code can be obtained on the second Friday of each

month, from 9 to 11 am, at Congregation Anshei Sholom, located near the Hastings Fitness Center.

During this next month, a random check will be made on those vehicles whose codes are not working. Members of the security committee and our guards will ask you to show your ID. The reason for this, is that some former residents and workers in the Village no longer reside or work here, but did not return their bar codes. Hence, the check for IDs.

Traffic will be increasing in the Village this coming month as more residents return. Then in November, the renters start coming, and more traffic. Please be careful. The speed limit is still 25 miles per hour and the stop signs still mean stop. The sheriff can and does give tickets, and they are expensive.

Last item — as the days get shorter and daylight savings time will end, please remember: Wear light colored clothing when walking at night. Remember, a reflective tape attached to an article of clothing or on a band around your waist is still best.

When trick or treating, remember, "Hold Mommy's hand and go only to homes of neighbors, not strangers."

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BY ALFRED UHRY

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**Lifts  
Committee**

**Phyllis Richland**



Living in Century Village has its ups and downs. Why don't you give yourself a lift?

Soon all of our winter residents will be returning and there will be a lot of discussion as to whether or not a lift should be installed on a particular building. All I can tell you is to look around and see how many have gone up in the last year and ask around to those who have participated in lifting their building into the 21<sup>st</sup> century, how they are enjoying it.

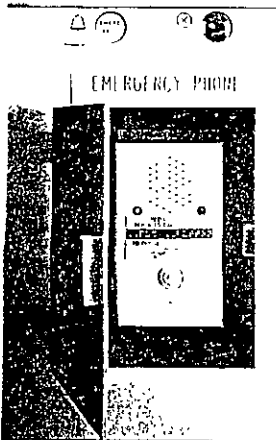
There are two associations that have installed emergency contact phones in their lifts, Somerset L and Hastings G. This is a two-way voice communications system for emergency only. If you wish to know more about this, you can contact Kings III of America, Inc. which is the company that installs them. Speak to Sharon Keith on her cell phone at 954-818-1692 and you can speak to Howard Green from Somerset L at 616-0625 in the evenings and Roz Yentis from Hastings G at 683-8960.

I am very pleased to tell

you that I have received a phone call from Century Village in Deerfield Beach. A resident there had been visiting here and she saw our lifts and wanted more information. Her friend gave her my number and we spoke for quite a while. Her association is a 24-unit building and they are all going to pay for the lift.

Hey, guys, we're on the map!

I hope to speak to you soon. Be well, be friends, and have a happy and healthy new year. Share it and enjoy it with our non-Jewish friends.



**Show & Tell**

Continued from page 2

around the house for, like an hour. "Oh, oh, oh!" Now the kid's doing this hysterical duck walk, holding her back and groaning.

"My father called the middle wife. She delivers babies, but she doesn't have a sign on the car like the Domino's man. They got my mother to lie down in bed like this." Erica lies down with her back against the wall.

"And then, pop! My mother had this bag of water she kept in there in case he got thirsty, and it just blew up and spilled all over the bed, like psshheew!"

Erica has her legs spread and with her little hands is miming water flowing away. It was too much!

"Then the middle wife starts going push, push, and breathe, breathe. They start counting, but they never even got past ten. Then, all of a sudden, out comes my brother. He was covered in yucky stuff they said was from the play-center, so there must be a lot of stuff inside there."

Then Erica stood up, took a big theatrical bow, and returned to her seat. I'm sure I applauded the loudest. Ever since then, if it's show and tell day, I bring my camcorder — just in case another Erica comes along.

*From the Internet*

**Lighting**

**Larry Kall**



I reviewed past articles and could hardly believe that in January 2001, I said that FPL was to begin upgrading our lighting and I expect it completed within several months. Well, here it is, September 2002, and it still is not completed. Except for a couple of lights, all of the perimeter road is completed with the new cobra heads working. There is no doubt that the road is brighter.

Unfortunately, there is still work not completed on North Drive and about four or five of the newly installed lights off the perimeter road are still not lit, even though the poles and electrical work has been done. We continue to badger FPL and we hope they will finish the job. We are also trying to get FPL to upgrade some lights that have older fixtures in the Windsor area. We were not able to get them upgraded as part of the original program because the underground wires are not adequate to accept upgrades. Also, we did not have any money left in the budget. We

are trying to get FPL to pay for this upgrade. Will we be successful? Time will tell. It is also our intention to see if there are any bus benches off the perimeter roads that are not lighted. So far, we have located two in the Somerset area. If you know of others, please leave a note for me at the UCO office.

Driving around the Village at night, we see many dark areas in and around individual buildings and wonder why these buildings have not tried to upgrade their lighting, as there are new low wattage, energy efficient lights and bulbs available. Not only will you have better lighting, but spend less on electricity. There is also a new energy efficient exit light with full battery backup that does not use regular light bulbs and is guaranteed to work for six years. Many of the lights we see around the Village are 30 years old and have never been upgraded to make them both brighter and more energy efficient and safer for our residents.

**Beautification  
Committee**

**Edith Zedonik**



First, let me introduce myself. My name is Edith Zedonik. I have been on the Beautification Committee almost 13 years and a master gardener over 15 years. I am also a native Floridian.

I have been asked to serve as chairperson for the Beautification Committee after Harold Becker resigned. I would like to thank him for his service to the committee.

We urge any association who has the funds to beautify

its entrance by bearing in mind to keep plantings at a proper height so as not to interfere with traffic. It is also recommended that you bring your proposals to this committee for suggestions and approval.

Color will be added at various locations for fall and the swales will be planted as money becomes available.

One last reminder: Please don't keep on the swales. Let's keep Century Village beautiful!

**If you hire a handyman,  
make sure he is licensed  
and insured.**



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AGENT

RICHARD LYDON

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**Insurance**

**Dan Gladstone**



The property policies here in Century Village for the JUA (Joint Underwriting Association) cover us until June 2003. This makes it difficult to have an accurate budget for the insurance premiums each fiscal year. Our insurance agent, the Plastridge Agency, is working diligently to find a commercial insurance company that will replace our existing coverage and provide us with better coverage. This is not an easy task as the insurance companies have suffered grave losses lately, and we, on the other hand, have struggled to keep the premiums stable. Hurricane Lili and her "siblings" make this task even more difficult.

Water leaks keep damaging apartments, thus creating animosity between homeowners and their associations. This can easily be avoided by shutting the main tap (valve). If your apartments do not

have main taps, we recommend that you install them.

A very common problem is water damage to the lower apartment resulting from a water leak in the apartment above. It is not always possible to sue the upstairs owner because you have to prove negligence first. **Vivian Wash, UCO president, and the insurance committee strongly recommend (once again) that every homeowner buy a homeowner insurance policy.** This policy also provides \$100,000 liability benefit that can protect you from various lawsuits. The premium for such a policy averages \$250 per year.

Welcome mats outside front doors can be a liability problem. Be safe — remove them!

Association presidents: Have you sent the signed forms to the Palm Beach County Water Utility Department?

**Mosquito Control**

Due to the increase in illness from West Nile virus, Pat Blunck, our property manager, contacted Palm Beach County Mosquito Control to see if he could get them to spray our canals. He was told that only individuals who have been bitten will be acknowledged.

Therefore, UCO urges anyone who has been bitten by a mosquito to call 967-6480. You must tell them the area location in Century Village and when it happened.

If enough people call, they will come and spray. Calls will be accepted from individuals only. So call Mosquito Control at 967-6480 if you were bitten by a mosquito.

**Yiddish Culture**

By Rebecca Schlam Lutto

**Yiddish Culture Plans Gala Season**

The Yiddish Culture Group, a volunteer organization whose weekly free programs attract hundreds of Village residents, will begin its 33<sup>rd</sup> year on Tuesday, December 3<sup>rd</sup>, at 10 am in the Clubhouse auditorium. The Troubadours, a lively, talented trio of players, will perform.

In its continuous effort to preserve and keep alive the Yiddish heritage and its language, literature, music, and folklore, programs will be presented every Tuesday through April. Featuring international, national, and local performers, performances through the years have attracted large and appreciative audiences.

"The Troubadours will appear on the Yiddish Culture stage for the first time," said Golda Shore, the culture group's president. "They will be singing Yiddish songs, some old, some new. Barry Jaffe, a Village resident, will be piano accompanist."

One need not understand Yiddish to enjoy the show.

entertain us and dress for this special occasion. We certainly should take the attitude that we are privileged to have access to such fine entertainment without the hassle of traveling and worrying about the high cost of tickets. Let us all take some pride in ourselves and the Village we live in.

Remember to pick up your season tickets. The schedules are in the October *Happenings*.

**Transportation**

**Michael Spilken**



A fond welcome home to all of our returning residents. We have endured a very hot summer and we are looking forward to a much more comfortable fall and winter season. Please be sure to check this paper for a detailed schedule of your bus service. We have had to make some changes so that we could continue to give this service with no increases in your fees.

For those residents going to the Jewish Community Center for your meals, the mall bus will now take you there at 9:05 am and 10:05 am.

We have incorporated the post office bus (shuttle) into that run going at 3:00 pm on Tuesdays and Thursdays. We now will be going to the different malls on Mondays and Tuesdays. We had to conform these runs due to time constraints that are in the contract.

Most of all, I am asking for

all of our passengers to not ask the driver of your bus to make a stop that is not designated as a stop. The drivers are instructed to stop this practice. If it is reported, and you must trust me on this, it will be reported; you never know who is out there keeping tabs on our buses. If the driver stops at a non-designated stop, he will face disciplinary action. We have insurance responsibilities to uphold.

We are planning to add three new bus stops in the Village. When this happens, you will be advised of them. The best way for any passenger who has a compliment or a complaint is to put it in writing and leave it at the UCO office. These will then be discussed at our monthly meetings. You will get a better response by following the written procedure.

Thank you for your cooperation on all these matters. Until next time, good riding.

**Programs & Services**

**Pearl Schneyer**



Your programs and services committee is constantly on the lookout for the welfare of all unit owners and those of us using the facilities which management (WPRF) provides for us, i.e. pool facilities, bathrooms, structures, card rooms, main auditorium, health spa, etc.

We know that there is a prescribed budget for the above items and beyond maintenance. To this end, we are able to make suggestions and, if it is reasonable, will be brought to the attention of the budget committee.

I am having a very good relationship with Peggy Jackson at management and, to date, almost all requests which have been submitted are being addressed.

Management is anxious for us to have a first class facility

here in Century Village. When rules are promulgated by management, it is to our interest to assist in enforcing them.

No one on this committee will accept any abuse from owners or guests who think they can do as they wish in management's areas. Notices have been posted in conspicuous places regarding wearing shorts in the Clubhouse after 6 pm. Please cooperate. Do not cause embarrassment to yourself.

We want to maintain our Village as a place where new buyers will be proud to live. I prefer not to use descriptions of how some of us personally feel sometimes, when we observe the manner of dress attendees at the shows or movies wear in the evening. Our entertainers are ready to

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NEXIUM 40mg	\$122.78	\$118.76	\$148.41
PREMARIN .625mg	\$23.64	\$22.59	\$18.60
COUMADIN 2.5mg	\$25.40	\$22.59	\$28.19
PAXIL 10 mg	\$87.61	\$78.33	\$113.63

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**From the Desk of  
Commissioner  
Carol Roberts**



**Culture, Recreation, and  
Libraries — Let's All  
Bond Together**

On November 5, voters in Palm Beach County have an opportunity to show their support for the many outstanding services provided by our County libraries, recreational facilities, and cultural centers by approving two bond issue referendums. One bond issue will generate \$55 million to expand our County library system; the other, \$50 million, would be used to enhance recreation and cultural arts facilities.

The bond issues will appear as two separate questions on the ballot, and I strongly urge each of you to vote yes to both. Nothing instills pride in a community quite like a new library, recreation center, neighborhood park; or a performing arts theater. We want to ensure that our children and their children will have quality facilities like these to enjoy. The time to plan for that is now, and the cost is minimal. For the owner of a home valued at \$125,000 with a homestead exemption, it comes to about \$12 per year for 20 years for both bond issues. Think about it, approximately \$1 a month to provide more libraries, recreation centers, and cultural venues.

If approved, each commissioner will receive an equal share to distribute in a way that best addresses his or her district's own particular needs. With the recreation/culture bond issue, for ex-

ample, each district would receive \$7.1 million. Some commissioners are proposing to spend most or all of their share on recreation. In my case, I have proposed cultural enhancements because I feel these are what District 2 really needs. Some of the potential recipients would be the South Florida Science Museum, the Armory Art Center, the Palm Beach Photographic Center, and possibly a museum at the old County Courthouse.

I don't intend to limit my share of the funds to projects that are solely within District 2, because cultural interests cross district lines. By that, I mean people are willing to come from all over, even outside the County, to attend cultural events. The Armory Arts Center and the old Courthouse, for instance, are in District 7; the Grassy Waters Preserve is in District 1; and the Caldwell Theater is in Boca Raton. All are marvelous venues that need and deserve countywide support.

I don't think it's necessary for each district to come up with an exact 50/50 split in their allocations, as long as the overall amount is balanced. And let's keep sight of the big picture — that the time is now to invest in our County's future. It really is a very small amount each of you is being asked to kick in, and it will yield so many positive things.

Please vote yes to both bond issues on November 5.

**COP Honor  
Guard Program**

By Sgt. Alex Liebowitz  
Evelyn Leibowitz and Lucile Boysendra of the Century Village COP program graduated Saturday, September 28<sup>th</sup>, from the Palm Beach County COP Honor Guard Program. This was the second class to complete the ten week program. Sgt. Alex Liebowitz, Sgt. Joan Nordhauser, and the late Lt Herb Nordhauser graduated in May Presently, four of the nineteen who completed the course are Century Village residents.

The group meets on a regular basis in Boynton Beach for drill instruction provided by a sheriff's deputy who is a member of the sheriff's Honor Guard. The COP Honor Guard participates at funerals of departed COP members and will participate in parades and ceremonies in the future.

A third class will be starting shortly. Any COP interested in becoming a member of the Honor Guard can contact one of the above mentioned members.

**DO YOU SERVE  
ON A  
CONDOMINIUM  
BOARD ?**

**Get Involved**

**Pumps  
Committee**

**Leonard Tompkins**



UCO is asking for increases in the budget this year. One of the increases in the budget is for pumps. Over the last few years, we have been spending more on fixing the pumps than we have been taking in. Things cost a lot more than they did a few years ago. One of the reasons is that some people in the Village are damaging the pumps.

We do not know if it is because they do not know any better or if it is someone doing it as a prank or what. It is causing thousands of dollars a year to fix these problems. Seacrest has an emergency number to handle problems after hours. Just call the regular number 697-4990.

If you feel that the problem is so bad that you can't wait, and the pump has to be shut down, shut the main power supply to the pump. On all the main pumps there is a large electrical box with a switch on the outside; all

you have to do is pull the handle down — this shuts off the pumps' power and will stop the pump.

Please call Seacrest and tell them you shut the pump down, and the reason, so it can be taken care of. **Do not shut any valves off.** When a valve is shut off and the pump is left running, it heats up and blows out the plastic pipe. This causes a lot of damage.

All the pumps that are near a lake or a canal have small blow off lines that run whenever the pump runs. This is to keep the pump cool.

It is your money that has to be spent to fix these problems. We had two blowouts this year and it cost over \$7,000 just to repair the damage to the lake banks plus what it costs to repair the pump. So, if you see anyone other than a maintenance worker fooling around with the pumps, please call security.

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

**Academy of Jewish Studies**

**of Congregation Anshei Sholom**

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**Monday @ 10:30 AM**

*"The Bible we never read"*

**Wednesday @ 10:30 AM**

*"Judaism - what we are afraid to ask"*

Rev. Sam Schreier:

**Monday @ 9:30 AM**

*Hebrew*

Cantor Henry Butensky:

**Monday @ 9:30 AM**

*Bas Mitzvah*

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**Every Sunday night**

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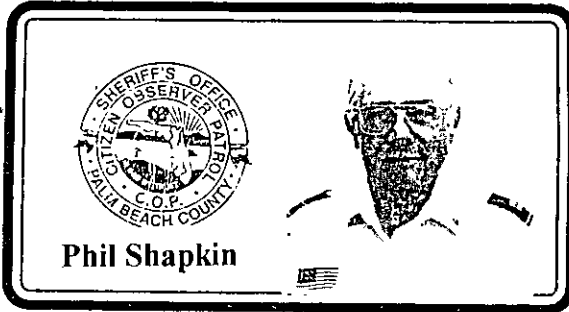
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# UCO Reporter

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Phil Shapkin

As Jack Benny would have said, "Here I am again." It has been a long hiatus. I have not been in print for many long months, but I am back now. I will try to bring you up to snuff on as many things of which I can safely inform you. Firstly be aware that Century Village has been sited as one of (if not the top) gated villages in South Florida in the realm of safety.

We have now been given the right to go out on single patrols. And we have been taking advantage of this new program. Our members have been adding up hours of surveillance at an accelerated rate, all of which is to your advantage. At this point, I will add that you can join your friends and neighbors in the COP program. We are looking for those of you who are insomniacs. The openings in our schedule are the night and early hours of the watch.

Now to the meat of this report. The sheriff's department has increased road patrols, and has been writing citations in more than triple the amount of those seen in the past. This also includes DUI citations. And they are making them stick. For a long time, the road citations were not being aggressively pursued in court. The officer might possibly not show up for the prosecution. **Not now, baby; if you break the law, you bought the package.** This is showing up in the stats on the plus side of the ledger as the way to go. We wish the department even more success in this new approach to making our roads safe.

We have a new scam to be aware of, and it could be a very dangerous one. A resident owner in the Village was in the parking lot of Kmart on Military and Okeechobee, when two men approached him. They asked him if he was interested in some very expensive cologne. He said that he was not because he was allergic to many odors, and he drove away. When he arrived back at his home in the Midwest, he found, to his surprise, a warning on his PC of the same scam, but the warning was coupled with the

warning that when the person who was approached was told that he should smell the contents of the bottle, he actually was inhaling ether. As a result, the individual passed out and was robbed with no resistance. **Moral: If you think it's wrong, it generally is.** Don't be suckered into becoming a victim of your own greed as you see it does not pay.

During the Jewish high holidays, the COP was on duty at the two temples. Both Anshei Sholom and Aitz Chaim had coverage by the COP. The reason was that we are still, for the most part, a large Jewish enclave, and that being so we are the targets for anti-Jewish organizations. We will be on heightened alert here in the Village for a long time to come. It's a shame that this has come to pass, but the acts of depraved people can not be second-guessed. Perhaps one day this will not be the case, but I can not see it in the near future — unfortunately.

When you go to the polls to vote, you may expect to see the COP unit on duty. We will be there to help in any way we can, so that you can cast your vote in safety and in peace. We were on hand during the primaries, and we will be there at the final vote. Be there — vote. It's your

right and your duty as an American. Think about those who were so brutally slain in the World Trade Center who can no longer vote. They were disenfranchised by murder. You can't be too busy to vote since most of you are retired — so vote. As a sidebar to my tirade on voting, let me advise you that the buses will again be bringing you to the polls as they did during the primaries, so take advantage of this service and vote.

As I wrote in the second paragraph, we are always in need of new volunteers. You may sign up for membership in the COP on the second Thursday of the month at the Camden Pool. We meet at 10 am. We serve coffee and all the news from the sheriff's department. Come join us; be the people in the know.

I wish to thank my officer cadre for the fine work they have been doing to keep this unit as good as it is. Without their help, we would and could not be the unit that we are. **Kudos to you all.**



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REPORTER

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

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## County Mandates Tree Pruning Practices

By Thomas Balling

If you haven't already heard, Palm Beach County Code Enforcement has been patrolling Century Village looking for illegal tree pruning, or "hatracking." Hatracking is defined as follows: reduction of a tree's canopy by more than 25% in one growing season, cutting of a branch greater than 1' in diameter, or if a tree is greater than 20' high or 20' wide, it is reduced to a size smaller than 20' high or 20' wide. If this sounds confusing or even ridiculous, you are not alone.

Two associations have been cited by code enforcement for illegal tree pruning. The penalty for the illegal trimming is determined at a code enforcement hearing and can be as high as \$250 per tree (first offense) or require three trees replaced for each tree illegally pruned, or both. Obviously the cost associated with illegal pruning can be very high. Unfortunately, many buildings in the Village are experiencing problems with large trees that are in the wrong place (i.e., too close to buildings, lighting, parking, or in some way obstructing views of golf course or lake).

Often these trees require hard cutting to satisfy unit owners. According to the county, there is **no** circumstance that justifies hatracking. The county's solution is to have the association submit a tree removal permit, with an application fee of \$150 and replace the nuisance tree with a county approved native species in a more suitable location. If this is not acceptable, "too bad" says code enforcement.

Needless to say, Seacrest Services will not practice "hatracking" for any reason. We strongly recommend that no maintenance company engage in illegal pruning practices. Our suggestion is to identify problematic trees and establish a long-term plan for removal and replacement. We believe this option provides greater benefit to your association and outweighs the costs of ridiculous fines and possible legal action. Your failure to abide by the county's pruning standards could cost your association hundreds or thousands of dollars (maintenance companies are not held responsible for illegal pruning).

## Commonly Asked Landscape Questions for Tree Removal and Pruning

**How many trees do I need?** For residential lots, one tree for 1,500 square feet of gross lot area. Commercial sites are required one tree for 2,500 square feet of gross lot area. See ULDC, Article 7.3.G.2.

**What size of trees are required?** 10' with a 5' spread. See ULDC, Article 7.3.G.1. If in a perimeter buffer 12' with a 6' spread. If specific conditions of approval for site, height will be dictated by the condition. Palms to have 8' of clear trunk or 12' in height. See ULDC, Article 7.3.F.1.

**What kind of trees are required?** 50% native and drought tolerant. Section 7.3.E.5. 75% canopy trees for parking areas. Section 7.3.G.1. Three palms equal one shade tree in buffers, maximum of 25%. Section 7.3.F.1.b. Three pines shall equal one shade tree in buffers. Section 7.3.F.1.c. Species per South Florida water management guide. Section 7.3.E.5. Trees adjacent to powers per FP&L guide. Section 7.3.E.12.

**What trees are prohibited?** Australian Pine, Brazilian Pepper, Melaleuca, Earleaf Acacia, Schefflera, and Carrotwood. Section 7.3.E.10.

**What are controlled species?** Black Olives shall not be planted within 15' of any parking area. No more than 10% of required trees shall be Ficus (30' from any structure or utility), Silk Oak, and Rosewood. See ULDC, Article 7.3.E.11.

**What is the maximum height of hedges?** For single family residences, 4' in the front yard, 8' for sides and rear. Section 6.6.A.2.c.2. Perimeter buffers — 12'. See ULDC, Article 7.3.F.4.d.(3).

**Can I remove existing trees?** All multi-family and commercial sites are required a tree removal and replacement permit to remove trees. Single family developments must have a permit to remove perimeter buffer and common area trees. \$150 permit fee. Section 7.3.E.7.d.

**What are the penalties for illegal removal of trees?** Triple permit fees/replace-

ment for trees removed. Section 7.3.K.1.c and replacement according to Table 7.3-3.

**Do I need to replace a tree if I remove one?** If you have one tree per 1,500 square feet of lot area, you don't, but otherwise it must be replaced. This also includes dead trees that must be removed.

**Can I trim my trees?** Trees must have a 20' canopy prior to trimming. Section 7.3.H.2.f. Branches no larger than one inch in diameter may be cut when shaping, no more than 25% of the canopy may be removed in a one year period. Section 7.3.H.a. Hatracking violators may be fined \$250 per tree and/or trees replaced. Section 7.3.K.1.d (see attached diagram).

**Are any trees exempt from the code?** We would like to think not, but we have allowed Ficus trees to be more severely trimmed based on their growth characteristics.

**Can I trim my neighbor's tree if it hangs over my yard?** Any encroachment of vegetation from one property line to the other can be removed. We highly recommend that individuals go about this in a neighborly fashion to prevent possible legal actions.

**Can I trim my palms?** Dead and diseased palm fronds may be removed at any time and at NO time shall fronds be removed below the horizon line (9 o'clock/3 o'clock).

**Can trees be planted in utility easements?** They can, but you must have written permission from the utility holder. Landscape section to have copies of release agreements on file. Section 7.3.E.12.

**Who is a good landscaper/tree trimmer?** We cannot suggest any contractor, could be misconstrued as favoritism or become a conflict of interest.

**If a contractor, home owner, or management company disagrees with the landscape inspector, what is the next step?** Call Zoning Division, 233-5200.

**What landscape was required for a specific site?** This information is available from the Records Section and/or Zoning. A building permit number is needed to expedite the research and petition number.

*Landscape Section of Building and Zoning, telephone 233-5038, fax 233-5285, www.pbcgov.com/pzb/zoning/Unified land development code/section 7.3*

## Nature Center Activities

**Fall Events Are In Full Swing**  
Okeehetee Park  
Nature Center  
Forest Hills Blvd.,  
Lake Worth  
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Science for Seniors.  
9.30 Tuesdays  
10/22 — Introduction to Birding  
11/5 — Bird Behavior  
11/19 — Birds of Prey  
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Grassy Waters Preserve  
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Mounts Botanical Gardens  
531 N. Military Trail  
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Above are some commonly asked questions that may be of help to you. If you have any questions, please feel free to contact me at 697-4990.

### FIGHTING THE SPIRALING COSTS OF PRESCRIPTION MEDICATIONS

Today many Americans cross the border to Canada on a daily basis, on bus tours and individually, to take advantage of Canada's lower prices on most prescription drugs. Most American residents however, live nowhere near Canada's borders and are simply unable to take advantage of the Canadian lower prices.

#### INTERNET SHOPPING FOR DRUGS

Canada is a socialized medicine nation, which means the Canadian government sets the prices. Therefore, there is little difference in price from one Canadian pharmacy to another.

Because of this you should be very suspicious of any Internet service that advertises lower prices. Whenever you obtain a quote for Canadian prescription medications you will need to know if there are any "stealth" (invisible) costs such as:

- Membership Fees
- Prescription Filing Fees
- Physician Fees
- Multiple Handling Fees
- Pharmacy Fees
- Excessive Postage

#### WHY CANADIAN PRESCRIPTION DRUGS ARE LESS EXPENSIVE

UNLIKE CANADA, the United States is a not a socialized medicine country. Subsequently, the cost of U.S. prescription drugs has increased 17% each of the past two years.

On the other hand, the American dollar is stronger than the Canadian dollar. For example, \$1.00 in U.S. currency is worth about \$1.65 in Canadian currency. This, of course, favors the American prescription medication consumer who purchases prescription drugs direct from Canada.

In the U.S. the drug manufacturers simply have no price controls. The manufacturers spend a great deal of money on their Research & Development and subsequently pass this cost along to the consumer.

The drug manufacturers also spend huge sums of money on media advertising (television, national magazines, etc.) and pass this expense along to the consumer.

#### MEDICARE

NOW THAT IT IS CLEAR THAT Washington is agonizing to fulfill campaign promises to provide Medicare recipients with adequate drug coverage, anxious senior citizens are desperately searching for other ways to curb their soaring drug costs.

With seniors, and others, demanding change and Congress unable to agree on a meaningful drug plan, it is still possible that Washington will try to force the pharmaceutical companies to lower their prices the same way Medicare forced the hospitals and doctors to accept what the government was willing to pay. Unfortunately, the drug manufacturers have a very strong lobby in Washington and this could take many years, if ever, to accomplish.

#### WHAT IS THE ANSWER?

SAME DRUGS/LOWER PRICES....In most cases Canadian drugs purchased by U.S. residents are manufactured in the exact same plants as the drugs sold in the U.S. When you buy your medications from Canada, quality is not an issue.

It is legal to purchase medications for personal use from Canada provided you have a valid prescription and not more than a 3-month supply of your medications is ordered at any one time. In other words, you can obtain a 90-day supply of prescription drugs every 3 months (4 times a year). Medications coming across the border must, of course, clear Customs.

#### WHAT ARE YOUR OPTIONS?

If you are computer literate you can search the Internet for any one of over 300 web sites offering prescription drugs from Canada. You can spend hours-comparing prices but beware of those "hidden" costs. According to Bernard Fox, who handles the Customer Service functions for US/Canadian Discount Drugs, Inc., "we take the time to listen to people and if we can't save them money we often tell them where to shop locally for the best prices".

"Most of the time we can save our customers anywhere from 20% to 50% on their medications. In some rare instances we have seen savings exceeding 70% (Premarin)".

"When we quote a price there are no hidden cost or expenses. There are no postage charges on orders exceeding \$400.00 (US). The customer pays mailing costs for orders under \$400.00. The minimum postage charge is about \$10.00. All we require are the prescriptions and a simple Import/Export form (required by Customs) signed by your doctor when he writes the prescriptions.

All of the medications are shipped in the manufacturers sealed containers. Shipping is always by First Class Registered and Insured mail and we can deliver in 1 to 3 weeks depending on the traffic in Customs. Medications are shipped directly to your door.

According to Mel Stewart, who handles the administrative part of the business, "Shipping via Registered mail is great. We can track a package at anytime to insure its delivery in a timely fashion. We maintain a tight relationship with our Canadian suppliers and communicate with them on a daily basis. By doing this we are

### Random Ramblings

Robert Fogelman



It seems to me that times are changing and even things are changing. For instance, it used to be easy for me to get into and out of cars. These days, it is sometimes a difficult chore. I guess they are making the cars smaller (or else I'm getting older). The same goes for the way they make clothes today. From time to time they seem to shrink so easily because they get so tight around the waist.

When you drive your car around the streets in West Palm Beach, how come the

street signs seem to be smaller than they were years ago?

Do you know why older drivers seem to drive in the right hand lane on I-95? Because of the young drivers — women included — who are constantly changing lanes, usually without signaling, just to get two or three minutes ahead of the line of traffic.

I was pleasantly surprised the other day when a woman at the checkout counter in Publix offered to let me go ahead of her because I

constantly aware of any Canadian generic drugs that are available at even greater reduced prices.

Our policy is to always provide quotes on brand name and also, if available, generic medications. The object here is to simply save as much money as we can for our customers.

Here are a few examples of the percentages you can save:

- ZOLFT 40%
- ZOCOR 39%
- VIOXX 46%
- PREVACID 53%
- NEXIUM 43%
- COUMADIN 51%

We usually receive orders (prescriptions with the Import/Export form) for medications via fax directly from the doctor's office, and we immediately forward this documentation directly to Canada via fax for immediate processing.

We are convinced our concept of "personalized service" is your best defense against prescription drug expense".

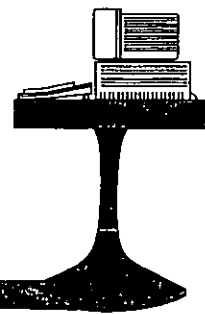
only had two items. Shades of a long ago courtesy. On the other hand, I don't think I would like it if someone were to get up in a bus or in the subway in order to give me their seat! Give me a break, will ya

I'll tell you another story. Some years ago, my daughter turned 50 years of age and she called me, all excited, to tell me that she just joined AARP and that now she could get all the benefits that we senior citizens get. Yeah, and I have a bridge in Brooklyn that I'd like to sell her

Most of us have aches and pains, but this morning, when you got up, you looked into the mirror and you saw yourself. It means you are going to have a good day. You're definitely not listed in the newspaper. Of course, you may not have liked what you saw in the mirror, but believe me, there's nothing I can do about that.

To sum it up, there's nothing wrong with aging when one considers the alternative. Enjoy each day — day by day.

"ANYONE WHO KEEPS THE ABILITY TO SEE BEAUTY NEVER GROWS OLD."  
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## Course 101 — Installment 10

By Bob Fogelman

**Fundamental Rights and Due Process** The condominium concept established by statute imposes a fiduciary duty upon the governing body of the association to afford due process and equal protection to each of its members (718.111 (1)(a), F.S.). Each unit owner is entitled to adequate notice of the restrictions being imposed during membership in the association and is further entitled to have the condominium covenants and restrictions uniformly applied and enforced.

When a unit owner can demonstrate that the condominium association is being arbitrary or selective in its enforcement policies, the actions of the association can be restrained or halted. If a unit owner relies on a course of conduct by the board of administration and the board later attempts to change its position or commences enforcement proceedings, the unit owner may rely on the condominium association's initial representations.

No owner may be treated differently from other owners in the obligation to pay proportionate shares of the common expenses of the condominium (718.116 (9)(a), F.S.). Rules of the board of administration may not be arbitrary or capricious, and they must relate to the health, happiness, and enjoyment of the various association members. Provisions of the condominium documents are not permitted to abrogate the fundamental constitutional rights of a unit owner. The declaration of condominium and exhibits constitute an elaborate contract between the unit owners and the governing association, and each owner is protected from the unconstitutional impairment of the contract rights that have been granted by the condominium documents.

When an owner has an inquiry or a complaint concerning the board of administration or the association, the owner is entitled to file it by certified mail with the board (718.112 (2)(a), F.S.). The board is required to act on the inquiry or complaint timely, and must respond to the inquiring unit owner concerning the action taken within thirty (30) days.

**Compliance with the Covenants and Restrictions** All provisions of the declaration of condominium are

enforceable as equitable servitudes, and they are covenants and restrictions with which each unit owner and their guests must comply (718.104 (7), F.S. and 718.303 (1), F.S.). The uniqueness of condominium living and the resultant necessity for a greater degree of control over and limitation upon the rights of the individual unit owners than might be tolerated given more traditional forms of property ownership is one of the basic principles of condominium living. An individual owner is not permitted to disrupt the integrity of the common scheme by violating the covenants and restrictions of the condominium no matter how well-intended the owner might be.

Restrictions limiting the use of the condominium property and restrictions created for the benefit of unit owners are enforceable by every owner and the condominium association (718.303 (1), F.S.). An owner who violates the covenants and restrictions of the condominium documents may be fined if the declaration of condominium or the bylaws permit (718.303 (3), F.S.). An owner may also be subject to an action for damages or injunctive relief, or both, for failure to comply with the provisions of the Condominium Act, the declaration of condominium, or the articles of incorporation and bylaws of the association.

**Financial Obligations** Every unit owner, regardless of how the owner's title has been acquired, including a purchaser at a judicial sale, is liable for all assessments which come due while he or she is the unit owner (718.116 (1)(a), F.S.). No unit owner may be excused from payment of a proportionate share of the common expenses unless all unit owners are likewise excused, and liability for assessments may not be avoided by waiver of use of the common elements or by abandonment of the unit for which the assessments are made (718.116 (2), F.S.).

The liability of the owner of a unit for common expenses is limited to the amounts properly assessed against the unit by the condominium association. Once assessed, the condominium association has a lien on each condominium parcel for any unpaid assessments and for attorney's fees and costs in-

curring by the association which are incident to the collection of the assessment or the enforcement of the lien. The lien rights of the association relate back to the time of the filing of the declaration and are superior to the constitutional homestead rights of the unit owner.

The owner of a unit may have additional financial responsibility for expenses incurred in the maintenance of limited common elements which are reserved for the exclusive use of the unit owner. When the declaration of condominium provides for other benefits for the owner from the association, the owner may be responsible for reimbursing the association for expenses incurred on the unit owner's behalf (718.113 (1), F.S.). The owner of a unit may be personally liable for the acts or omissions of the condominium association in relation to the use of the common elements, but only when the liability is shared proportionately based upon the ownership in the common elements and in no event may that liability exceed the value of the unit (718.119 (2), F.S.).

A unit owner is additionally responsible to the condominium association for any willful or malicious damage to the common elements or association property caused by the owner's minor children. The association is entitled to recover from the

parents the total actual damages caused by the minor child, as well as the costs of any court proceedings which are necessary to collect the damages (741.24 (1) and (2), F.S.).

Property taxes and special assessments by governmental authorities imposed on the condominium property are assessed separately against the individual condominium parcels and not upon the condominium property as a whole (718.120, F.S.). Each owner is separately responsible for payment of taxes and special assessments that come due against the condominium parcel which he or she owns, and failure to pay the obligation results in a tax lien only upon the delinquent parcel and not upon the other portions of the condominium property.

**Maintenance and Upkeep of the Property** Traditionally, the normal maintenance responsibilities of the condominium association are defined and identified in the declaration of condominium as a direct result of the descriptions of the units and the common elements. While maintenance responsibilities for the common elements belong to the condominium association by statute, maintenance responsibilities for the unit belong to the condominium unit owner together with the responsibility for those improvements that are

designated as part of the unit or as part of the unit owner's responsibility by the declaration of condominium. Such items may include doors, windows, air conditioning, and heating systems, or other similar improvements that are designated as a part of the unit or for the exclusive use by a particular unit owner (718.106 (2)(b) and 718.113 (1), F.S.).

An owner is responsible for damage that is intentionally or negligently caused to the condominium property by the unit owner. The owner of a condominium parcel may not neglect his or her maintenance responsibility in a way that would adversely affect the safety or the soundness of the common elements or any portion of the condominium property which is to be maintained by the association (718.113 (3), F.S.). In limited circumstances, the owners of a condominium unit may take reasonable steps to protect their unit and its furnishings from further damage when the condominium property is in a state of disrepair. The reasonable steps may include alterations to the condominium property on a temporary basis.

**Alterations to the Condominium Property** A unit owner may not make any alterations or additions to the common elements or the limited common elements ex-

Continued on page 12

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At the opening of the fall term in elementary school, children were usually assigned the writing of a composition on this subject. Along these lines, I'll tell you how I spent mine.

My wife and I vacationed for a month at a vacation center in the Pocono Mountains of Pennsylvania. It was not our first time there and we enjoyed it so much that I must let the whole class know about it.

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Since this is not intended as a commercial, I will not mention the address or phone number of the resort, but if you are interested, you may call me at 689-9476.



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## A White Boy in Manila

By George Loewenstein

Continued from Sept-Oct issue

Toward the end of 1944, we heard rumors that U.S. troops had landed in Leyte, an island in the Philippines. For a few months, we had been having air attacks by the air force, B-29s and P-38s especially. At first, the Japanese fired anti-aircraft at the planes, and so we needed to go into an air raid shelter to be protected against shrapnel. Once when coming back to our house from the air raid shelter, we found a very large piece of shrapnel that had crashed through the roof and landed on our dining room table. It was a good thing that we took shelter. With the passage of time, the anti-aircraft guns became silent and the U.S. ruled the skies. I did see several planes hit by A.A. and saw the crew come down by parachute, but do not know what happened to them. Rumors circulated that one of the crew was a tall black man, something many of us had never seen.

The American bombers were very accurate in hitting, for the most part, only military targets. We could now watch from our porch or from the street as the planes released their little black eggs. One day, as I stood on the street watching, a fighter flew by at a very low altitude. It was great seeing the star on the wing and fuselage, but we couldn't display our emotions for fear of being observed by a Japanese and later punished. In this one case, the pilot wagged his wings and then made another pass, dropping a bar of Hershey chocolate, which we cut into 1,000 pieces for everyone to share.

As the American troops came closer and closer to Manila, things really began to happen. The Japanese across the street came over to show us their headbands with the rising sun and Japanese writing. They explained that they would die for the emperor and that no one in Manila would live to greet the Americans. Each night we saw fires in the north coming closer and closer to us with the passing of each day. We heard rumors that the U.S. troops were only a few miles south of us and we should all try to go south. The problem was that the Japanese were now killing everyone they saw and they didn't discriminate.

They went house to house, looking for the occupants, and killing them, and then setting their house on fire. We observed a Japanese patrol enter our neighbor's house, throw a baby up in the air, and catch it on the end of a bayonet. After having finished their dirty work and setting fire to the house, they turned to our house and waited for us to try to escape, since the neighbor's fire set our house on fire also. We tried to observe them from cracks in the wall.

At one time during those moments, we were startled to see my cousin, Werner Eichholz, trying to approach our house and being stopped by a Japanese soldier. We were sure that he would be killed, but miraculously, because he had some kind of a safe conduct pass, he was allowed to proceed.

As the fire became hotter and hotter, we escaped down the back staircase into the yard behind our house. The yard was covered with corrugated roofing from the house that formerly stood there, which had been burned the previous day. We crawled underneath the corrugated tin roof sheets to hide. Much to my discomfort (if hiding in this manner could be comfortable). I was next to a woman who was dead. She had been bayoneted and her intestines were hanging out. We hid this way in total silence for two days. During that period, we heard a lot of shooting, both rifle and machine gun, so we felt the Americans were advancing.

After two days, my father said we had to get to the American lines. This meant going down a major street, Harrison Avenue, which was under constant gunfire. We did what you see soldiers doing in the movies, running to the nearest post and then from that to another, hoping not to get hit. Dead people were lying all over the street. My grandmother, at 86, could not participate, so my dad carried her in his arms. That mile or two took many hours, but we finally reached the front line of the 11<sup>th</sup> Airborne Division.

They were shooting at the Japanese along the Avenue and the Japanese were shooting at them — we were in the crossfire. We stopped about two blocks behind the lead

patrol and found refuge in a garage. My grandparents managed to get there, also. There were many people in that garage, including Eva and her mother. I remember her crying that she was waiting for her dad, who had gone back to their house to retrieve a suitcase. When he didn't return, my dad volunteered to go back to look for him. He found him dead in front of the house, having been shot. My dad now had to bring this news back to Eva and her mother.

The American troops were not advancing, since apparently they were ahead of their timetable to link up with the 1<sup>st</sup> Cavalry coming down from the north. (Note: See *Ghost Soldiers* for details.)

Thus, we continued to be in the front line and have bullets fly all around us. One time, one of these bullets came through the garage, in-

cluding the toe of a small child and grazing my thumb and my cousin Gunther's arm. Luckily, our wounds were not serious, but the young child lost a toe.

During this period, my grandfather and I walked to the corner to see if we knew anyone escaping down the Avenue so that we could offer them shelter. All of a sudden, there was an explosion at our feet and I saw my grandfather turn, his lower arm twisted 180 degrees and a hole in his chest. His last words were, "you better go back to the garage." With that, he fell with blood coming out of his mouth. I ran and got my parents. My mom pleaded with some soldiers to get a doctor. There were several soldiers also wounded from this attack.

They were all gathered in one place and some soldiers picked up my grandfather and carried him there also.

My mother kept pleading with the medics to do something, but they knew he was dead already. We buried him on the spot. Some weeks later, my 86-year-old grandmother died from weakness. She is buried in the Jewish Cemetery in Manila. I remember my dad and I taking her to a hospital and then identifying her in the morgue.

After a few days, the troops started to advance. As replacements marched by, I stood by and watched. One soldier was carrying a large can of cocktail franks, which he dropped at my feet. I got very sick from eating them because I was no longer used to eating such rich food.

After Manila was completely under U.S. control, things were really great for me. The fact that I was a white child (Filipinos are brown with black hair and

Continued on page 12



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Continued from page 9

cept in the manner permitted by the declaration of condominium. Further, no unit owner may make any alteration to the unit itself which would result in a change to or infringement upon the common elements or which would adversely affect the safety or soundness of the common elements or any portion of the condominium property which is to be maintained by the association (718.113 (2) and (3), F.S.). Unauthorized additions, modifications, or alterations are subject to removal and the condominium property being restored to its original condition and appearance at the expense of the unit owner.

When the declaration of condominium allows a unit owner to make alterations to the condominium property, the conditions for making the alterations or modifications must be specifically complied with by the owner (718.113 (2), F.S.) If approval of the board of administration is required before the alterations are permitted, the approval cannot be unreasonably withheld. When the approval for unit alterations has been received from the board, other unit owners may not object to the alterations.

The failure of the board of administration or the management company to respond to a request by a unit owner to make alterations to the condominium property is not the same as giving consent to the alterations. The lack of response does not operate as an estoppel or as a waiver of the condominium association's right to object once the actual work is started by the unit owner.

The installation of hurricane shutters is a right of every unit owner, and the board is required to provide appropriate specifications to govern their installation. Any owner may also display one (1) portable, removable United States flag in a respectful manner regardless of any provision in the declaration of condominium or rule of the association (718.113 (4), F.S.).

**Sale and Transfer of the Condominium Parcel** The condominium parcel must be transferred as a whole, and the common elements and other appurtenances cannot be separated from the condominium at the time of transfer (718.107 (2), F.S.) The

declaration of condominium may also impose a variety of restrictions on the sale, lease, or transfer of the condominium units, and such covenants are enforceable against the unit owner. The fact that the condominium unit may be less desirable and hence less valuable than it would be if it were not subject to the transfer restrictions, does not constitute an unreasonable restraint on the sale or lease of the unit. So long as the covenants restricting unit transfers are equally applicable to all owners and are not arbitrary or discriminatory in their application, they may be enforced against each unit owner.

Restrictions on the transfer of condominium units, both on the sale and rental of units, are recognized as a valid means for insuring that the condominium association has the ability to control the composition of the condominium as a whole. They may also serve to insure that the owner's financial obligation to the condominium association is maintained. When board approval must be obtained prior to a lease or rental, it is reasonable for the board to withhold such approval from an owner who is in default on monthly assessments (718.116 (4), F.S.) If permitted by the condominium documents, the association may require a security deposit as a prerequisite to renting or leasing to protect against damages to the common elements or association property (718.112 (2)(1), F.S.).

Prior to the sale of a unit, prospective owners must be advised about the condominium, its restrictions and its finances. Each prospective buyer is entitled to receive, at the seller's expense, a current copy of the annual financial report, the declaration of condominium and its exhibits (718.503 (2)(a), F.S.), and a copy of the "Frequently Asked Questions and Answers" summary sheet. Any contract for the resale of a residential condominium unit is required to contain a special clause where the purchaser acknowledges the receipt of the condominium documents, as well as an opportunity of at least seven (7) days to review them prior to entering a binding agreement (718.503 (2)(b), F.S.). At the time a unit is sold, both the grantee and the grantor are jointly liable for all unpaid assessments attributable to

**A White Boy in Manila**

Continued from page 11

flat noses) interested them. I reminded them of their child or their brother. Then the questions of who I was, I got the royal treatment. They cut down their uniforms to fit me. They gave me a pass to get on base and introduced me to the Px with cherry Cokes and ice cream.

My family and I became close friends with several of the liberators and they would bring us food and medical supplies. There was Sal Marzullo, a sergeant, who adopted me as his kid brother. He came from Rochester, New York, and I later visited his twin brother who had a farm there, and met his parents who had heard so much about me. There was another soldier with a last name of Wolfgang from St. Louis in Michigan. He had a sister about my age and she sent me a package with some plastic toys and caramel candy. Then there was Leonard Caine from Chicago who was in a medical unit and kept bringing over medical supplies. We did visit with him once when I was in Chicago later. I met a soldier whose name was Campbell and who claimed to be the son of the founder of Campbell Soup. I could never prove that.

Some of the soldiers taught me how to shoot a carbine and a .45 caliber pistol. They presented me with a hunting knife, the blade being about six inches long. I wore it each day as protection in case a Japanese was hiding somewhere. I was really being spoiled. I often went with the G.I.s on their passes and then had the opportunity of taking a P.T. boat to Corregidor on an inspection trip. I also accompanied one on a trip to a house of prostitution. I waited outside.

The war was not over yet and the G.I.s were being re-equipped to prepare them for the invasion of Japan. The mood grew very somber since no one knew if they would survive. However, on my birthday, August 14<sup>th</sup>,

the unit up until the time of the transfer (718.116 (1)(a), F.S.).

*Copies of Florida Statutes 718 may be obtained free of charge by writing to your state legislator or to: Division of Florida Land Sales, Suite 60, 1940 North Monroe Street, Tallahassee, FL 32399-1030.*

1945, while watching a movie on an Army base, the film was stopped and an announcement was made that Japan had surrendered. What a celebration we had that night. The troops now turned their attention to counting their points so that they would know when they could go home.

Life started to return to normal (as normal as could be). Jewish troops took a great interest in us. On Passover, all the Jewish G.I.s (10,000 in Manila) who were in the Philippines and surrounding islands assembled at the race track in Manila. I was honored to ask the four questions. It was very moving, since soldiers were in tears remembering their Seders at home. This was the first one since they had joined the service that they were celebrating with civilians. The meal was provided by the military.

I went back to school after the liberation. Again it was a Catholic school. I was excused from religious class and spent that time in the school office talking to Sister Susan. When I left for America, she got permission from her superior to give me a photograph of herself as well as a farewell card made out of wax.

Friday evening services were conducted by a Scabee (Navy) at my grandmother's house in her living room. Eva now lived next door to her with her cousin, mother, uncle, and aunt, so they were regular attendees. Other Jews in the area, including servicemen, also attended. Some G.I.s, including a Jewish chaplain, collected funds to rebuild the synagogue. Others formed and led youth groups for us.

One day, two soldiers approached my dad. He knew one, but not the other. The one he knew said, "Werner Loewenstein from Berlin, please meet Werner Loewenstein from Berlin." What a coincidence. They figured out that they must be second or third cousins. I did once visit that Werner in Bethesda, Maryland. He was some sort of an intellectual working for the government or teaching. I don't remember which.

My dad partnered up with a chemist and produced whiskey which he sold to the G.I.s. Another G.I. who came into our lives was named George Meyerson. He came seeking us out having been

directed to do so by his mother, who knew my aunt and knew she went to the Philippines. After the war, and back in the U.S., he met and married a cousin two times removed. They used to live in Queens, but moved, and I lost touch.

All this time, we were attempting to be admitted to the U.S. First, we had to prove that we wouldn't become a financial burden. This was done with an affidavit given by my father's cousin, Sigi Weissman. It was a document wherein Weissman showed that he was financially able to support us, if need be, and was obligating himself to do so. Additionally, Lotte Cassel's father had saved a stamp collection which had a lot of value and he let my father claim it to show that we had some wealth of our own.

The Army counter-intelligence visited us and interviewed us to make sure that we had not collaborated with the Japanese. Having passed that test, we had to go to an Army field hospital for a physical. Everyone passed except my dad, who proved positive for venereal disease. He requested to be retested, and passed on the second time around.

Finally, in October of 1946, we were ready to leave. Passage was booked on a freighter leaving from Cebu, an island two hours by air from Manila. We flew over in a C-47 (military surplus). Seats were metal benches along the sides of the plane. It was my first plane ride. I remember hitting an air pocket and dropping straight down what seemed like 1,000 feet. We arrived in Cebu, but our ship, the *Monkato Victory*, was late. We had to go to a guest house for three days 'til the ship arrived. We were 18 passengers. I slept in a dormitory under what used to be a gun turret. The quarters had been used by the gun crew. I was 12 years old, the only child aboard and had the run of the ship. The seamen kept telling me how great America was, a land of plenty, no one is wanting, how I would meet lots of girls, etc., etc., etc. The voyage took 14 days and we were never in sight of land.

The trip took us across the International Date Line, where we turned the clock back 24 hours and had the same day twice. The captain told me that the Date Line was also significant because

Continued on page 14

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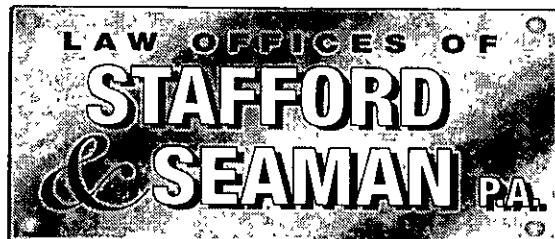
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## A White Boy in Manila

Continued from page 12

it had mail buoys attached to it and that's where the crew of the ship got its letters from home. He told me to go to the carpenter's mate and get a long stick and rope, then to the mess chief for an S hook (used to hang sides of beef). I was to tie the hook onto the pole and then check with the navigator when the ship would cross the Date Line. No effort was spared to impress upon me the importance of this task because it affected the morale of the crew. I followed all instructions and stood at the railing at the appointed time, ready to snare the buoy. As the appointed time came and went without my spotting the buoy, I became nervous and went to the bridge to confer again with the navigator, who acted alarmed and informed me that we had passed the line 20 minutes ago and that I had let everyone down. When I felt so bad that I began to cry, the crew confessed that it was all a joke and an initiation for crossing the International Date Line (hook, line and sinker).

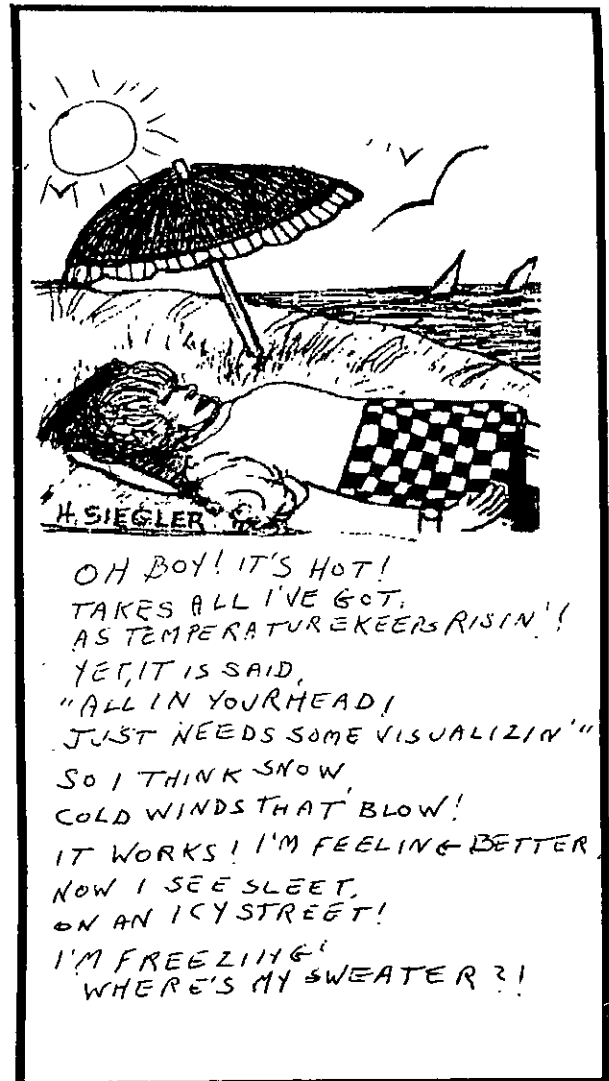
We arrived in San Pedro, California, on October 19<sup>th</sup>.

Leaving the ship, we had to go thru customs. Apparently, some duty was due, so my father reached underneath his shirt, where he had his money hidden in a bag around his neck. The customs guys thought he was smuggling diamonds, so they grabbed him, put him into a room, and searched him completely. Convinced that he was not smuggling anything, we were released. A member of HIAS — a Jewish organization — picked us up from the ship and took us to a hotel in Los Angeles, where we stayed for two days. I was awed by the traffic and the buildings. We then went on to San Francisco where we stayed for one week. I don't remember why we went to San Francisco, but I think my dad had some very distant relatives there. We then took a train from Oakland, California, to New York City. The trip lasted three days and two nights. The train was very full with returning servicemen. I remember that we rented pillows for the night and then saw them collected at 2:00 am because of a change in crew. I also remember seeing the first snow that I could re-

member, as the train went thru Wyoming I also recall going thru Reno, Nevada, and not understanding the sign that acclaimed it as "The Biggest Little City in the World."

We arrived at Grand Central on October 31<sup>st</sup>, 1946, and were met by the Weissman family. They had arranged for us to have a room in a house which was full of new arrivals. To get there, we needed to take a subway. Going from the train station to the subway, I saw many children in rags, begging from passersby. What happened to the Land of Plenty? The last time I saw beggars was during the Japanese occupation when they had no food. Now here in America, too? The explanation of Halloween meant nothing to me since I had never heard of the holiday and couldn't understand what begging had to do with its celebration. Why would you beg if you have enough?

*Editor's Note. George welcomes comments from any member of the armed forces who was in Manila during the above period*



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**United Civic Organization Proposed Budget**  
January through December 2003

	Jan-Dec 03	Budget 02		Jan-Dec 03	Budget 02
<b>Income</b>					
Assessments			Administrative	6,000.	3,600.
Ambulance	134,467.	112,005	Signs	3,120.	—
Cable	1,252,836.	1,193,180.	Repairs		
Dues	39,270.	15,708	Gate	12,000	—
Beautification	39,270	15,708.	Fences	6,000.	—
Pumps	45,684.	22,842	Benches	420	1,200
Security	848,232	612,612.			
Transportation	1,130,976.	1,130,976.	Total Repairs	18,420	—
Total Assessments	3,490,735.	3,103,031.			
Reporter Advertising	74,748.	73,000.	Gatehouses	3,600.	—
Investigation Fees	128,640.	134,000.	Exterminating	1,320.	360.
Administrative Fees	6,000.	3,600.	Paving Expense	30,000.	23,400.
Interest	26,400.	61,800.	Gatehouse Expenses		
Installation Luncheon	1,425.	100.	Cleaning	1,500.	—
Copy	1,200.	100.	Supplies	264.	—
WPRF	8,400.	7,410.	Total Gatehouse Expenses	1,764.	—
Bus Passes	3,000.	3,600.			
Gate Passes	26,796.	25,000.	Allocations:		
Bar Codes	7,200.	6,300.	Exterminating	1,440.	360.
Prior Year's Surpluses	44,919.	—	Office		
Total Income	3,819,463.	3,417,941	Supplies	9,600.	9,600.
			Services	38,400.	13,000.
			Cleaning	912	2,800.
			Postage	336.	800.
			Total Office	29,248.	—
<b>Expenses</b>					
Contracts			Workshops	960.	400
Ambulance	134,467.	112,005.	Welcoming	1,344.	500.
Cable	1,256,880.	1,193,180.	Century Village Web Site	240.	—
Beautification			Kitchen	2,640.	4,320.
Maintenance	24,000.		Utilities		
Beautification: Other	91,716.		Telephone	13,200.	9,600.
Total Beautification	115,716.	65,708.	Electricity	2,064.	10,800.
			Water & Sewer	1,536.	1,440.
Pumps	50,736	25,392.	Total Utilities	16,800.	—
Security	561,600	514,866.	Corporate Fees	96.	—
Transportation	1,005,726.	786,000.	Building Repairs	48,000.	2,800.
Total Contracts	3,125,125	2,697,145	Insurance	960	18,000.
			Luncheon	960.	3,600.
Community Services	1,200		Gifts		
Gifts, Holiday	1,430	1,100	Officers	2,880.	2,400.
Total Gifts	1,430.	1,100	Holiday	1,000	900.
Canal	5,364.	—	Total Gifts	3,880.	—
Irrigation	114,888	105,080.	Donations	480.	—
Investigation	46,920	60,000.	Professional		
Legal Fees	45,408.	44,000	Accounting	48,000.	43,200.
Bank Service Charges	192	1,300.	Auditing	16,800.	16,400.
Interest Expense	12,840.	—	Property Manager	55,200.	40,000.
Swales	—	50,000.	Total Professional	120,000.	—
Utilities			Total Allocations	247,048.	—
Telephone	2,856.	2,700.	Taxes		
Electricity	2,004.	2,400	Federal	4,800.	24,600.
Water & Sewer	1,440.	900	State	2,400.	—
Total Utilities	6,300.	—	Real Estate	1,200.	2,000.
Community Lighting	108,000	100,000.	Total Taxes	8,400.	—
COP	2,040.	18,000	Total Expenses	3,819,463.	3,335,585.
Sheriff's Office	2,160.	—			
Reporter					
Printing	21,348.	32,400.			
Supplies	1,800.	720			
Cleaning	720	—			
Kitchen	60.	120			
Postage	396	200			
Computer	3,600.	—			
Total Reporter	27,924.	—			

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## Helpful Hints

By Larry Kall  
Pres., Village Mutual

### How to Stop a Running Toilet

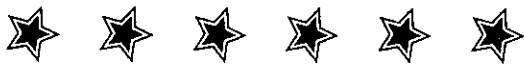
First step is to "jiggle" the handle and hopefully the "flapper" will go down into the proper place.

If this does not work, it is necessary to shut off the water supply. Look on the bottom left side of the tank. There will be a chrome or plastic line leading to the water shutoff valve near the wall. Turn the handle clockwise, to the right, slowly until the water shuts off. Some valves will not turn as they are "frozen" or "rusted in place." If that is your problem, do the following: Close the toilet bowl lid. Put the cover of the tank carefully on top of the bowl cover so that the lid will not break. Look inside the tank for a black "flapper" attached to a chain in the center of the tank. If it is up, touch it with your hand to get it to come down into a small hole in the bottom of

the tank. This is usually the problem. The tank will fill up and then stop running.

That did not work either? It is now necessary to get the water supply element or "Ballcock" to shut off. There are two types. The most common is a plastic valve located on the left side of the tank. There is a round plastic ring on top of a plastic shaft. Slowly lift up the ring until the water shuts off. You will have to prop up this ring with something like a ruler to hold it up in place.

The second type of "Ballcock" is usually metal and has an arm leading to a metal or plastic ball or "float." Lift the arm of the float up slowly until the water shuts off. Again you may have to prop up the float with a ruler so the water will not start again. Call your service company or a plumber for repairs, including a new shutoff valve if the old one did not work.



### Films for November

11/01	Fri 8pm	"MURDER BY NUMBERS"
11/03	Sun 2pm	Sandra Bullock
11/03	Sun 8pm	R 121 Min
11/06	Wed 2pm	"THE BOURNE IDENTITY"
11/08	Fri 8pm	Matt Damon, Franka Potente
11/10	Sun 2pm	PG-13 118 Min
11/11	Mon 8pm	
11/13	Wed 2pm	"ABOUT A BOY"
11/15	Fri 8pm	Hugh Grant, Rachel Weisz
11/17	Sun 2pm	PG-13 100 Min
11/17	Sun 8pm	
11/20	Wed 2pm	"INSOMNIA"
11/22	Fri 8pm	Al Pacino, Robin Williams,
11/24	Sun 2pm	Hilary Swank R 118 Min
11/24	Sun 8pm	"SUM OF ALL FEARS"
11/27	Wed 2pm	Ben Affleck, Morgan Freeman
11/29	Fri 8pm	PG-13 124 Min

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I want to thank the Dream Makers, Merry Minstrels, and all my friends and neighbors for all the get well cards and good wishes for my speedy recovery from an automobile accident.

Ruth Rosenthal

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(REPRINTED FROM THE PALM BEACH POST)

# The Palm Beach Post

FINAL EDITION

WEDNESDAY, DECEMBER 13, 1995

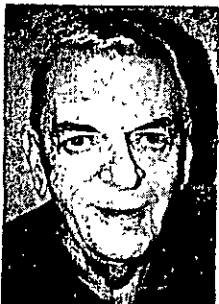
\* C

96 PAGES 50 CENTS

## New eyes really color my world

**M**y Christmas present came early this year, the precious gift of perfect eyesight.

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



**George McEvoy**

cataracts on both eyes. Finally, it got to the point where stronger glasses just didn't help. My eyesight bothered me particularly at night while driving. I was OK on a well-lighted street, but if I hit a darker stretch of road, I was practically driving on instruments. And even in bright daylight, I had trouble reading street signs. As a result, I rarely, if ever, drove anywhere after sundown.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

*George McEvoy is a columnist for The Palm Beach Post.*

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Ruth Hafter



**Our Village People are At It Again**

I took the abbreviation CV for Century Village a few years ago and gave it another meaning. This time I used the same abbreviation and identified it as City of Volunteers. Aply named as the Village of Volunteers that it is, from the president of UCO down to you, the reader of this newspaper. I am sure there is no other village that runs itself as one would run a city.

Look around and see what your neighbors are doing with their spare time. There are a great variety of organizations which depend upon them, such as the Veterans Hospital, the Kravis Center, the several nursing homes in the area, the Masons, the temples, churches, and various charitable organizations. If they are not joiners, I will bet your neighbors are doing volunteer work in other ways. Some of the volunteer work they do is taking someone to the store, or to a doctor, or pharmacist, or picking someone up at the airport, even volunteering themselves to teach and to play a game of canasta poolside. They probably do not consider themselves to be volunteers, but that is what they are: people helping other people.

The past couple of months found hundreds of volunteers preparing for the Democratic primary election. The many registered voters in the Village had willing helpers to man the telephones, to call their neighbors, and to encourage them to do their civic duty by coming out from their homes, and making the effort to vote for their favorite candidates. It was interesting to see so many disabled people anxious to be helpful. They

were able to advise new residents how to register and for those people who are unable to go to the polls how to obtain their absentee ballots.

Enthusiastic Democrats held demonstrations by waving banners, wearing shirts with their candidates' names printed on them, and car stickers displayed their loyalty to their campaign favorite. It stimulated the adrenal glands just to watch them.

There has to be a winner and there has to be a loser. This was a Democratic primary election and all the candidates were unified in that respect. The candidates were all qualified and vied for the position feeling they could give the public their best. It may have been difficult for the voters to make choices, but the choices had to be made, and the Democratic party will rally around the winner for the good of the party.

The clean-up crew will then remove the posters from outside the Village (we hope) until the general election in November. Then we will watch the volunteers come out again in full force working to defeat the opposition.

It is gratifying to see Americans in action utilizing their right to vote in a free society to keep America strong.

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

**Why the American Flag is Folded 13 Times**

Have you ever wondered why the flag of the United States of America is folded 13 times when it is lowered or when it is folded and handed to the widow at the burial of a veteran? Here is the meaning of each of those folds and what it means to you

The first fold of our flag is a symbol of life

The second fold is a symbol of our belief in eternal life.

The third fold is made in honor and remembrance of all the veterans departing our ranks who gave a portion of their lives for the defense of our country to attain peace throughout the world

The fourth fold represents our weaker nature, for as American citizens trusting in God, it is to Him we turn in times of peace as well as in time of war for His divine guidance

The fifth fold is a tribute to our country, for in the words of Stephen Decatur, "Our Country, in dealing with other countries may she always be right; but it is still our country, right or wrong."

The sixth fold is for where our hearts lie. It is with our heart that we pledge allegiance to the flag of the United States of America, and to the Republic for which it stands, one Nation under God, indivisible, with Liberty and Justice for all

The seventh fold is a tribute to our Armed Forces, for it is through the Armed Forces that we protect our

country and our flag against all her enemies, whether they be found within or without the boundaries of our republic.

The eighth fold is a tribute to the one who entered into the valley of the shadow of death, that we might see the light of day, and to honor mother, for whom it flies on Mother's Day.

The ninth fold is a tribute to womanhood; for it has been through their faith, their love, loyalty and devotion that the character of the men and women who have made this country great has been molded.

The tenth fold is a tribute to the father, for he, too, has given his sons and daughters for the defense of our country since they were first born.

The eleventh fold, in the eyes of a Hebrew citizen represents the lower portion of the seal of King David and King Solomon, and glorifies in their eyes, the God of Abraham, Isaac, and Jacob.

The twelfth fold, in the eyes of a Christian citizen, represents an emblem of eternity and glorifies, in their eyes, God the Father, the Son, and Holy Spirit.

When the flag is completely folded, the stars are uppermost reminding us of our nation's motto, "In God We Trust"

After the flag is completely folded and tucked in, it takes on the appearance of a cocked hat, ever reminding us of the soldiers who served under General

George Washington, and the sailors and marines who served under Captain John Paul Jones, who were followed by their comrades and shipmates in the Armed Forces of the United States, preserving for us the rights, privileges, and freedoms we enjoy today.

The next time you see a flag ceremony honoring someone that has served our country, either in the Armed Forces or in our civilian services such as the Police Force or Fire Department, keep in mind all the important reasons behind each and every movement. They have paid the ultimate sacrifice for all of us by honoring our flag and our Country

*From the Internet*

**CV Web Site**

By Ken Davis

Our Century Village web site is up and running, and I am pleased to report that we have had many comments on it. The new pages are the Organizations and the Clubs and Classes. If we have left any clubs or organizations out of our pages, please let me know. I can be reached using my Email at [kdavis97@earthlink.net](mailto:kdavis97@earthlink.net)

We are planning to link up with our other web site from the Computer Club. The addresses are as follows:

[www.centuryvillagewpb.org](http://www.centuryvillagewpb.org)  
[www.cv-computerclub-wpb.com](http://www.cv-computerclub-wpb.com)

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## Elevator Maintenance

By Helen Fisherman

On August 17, 2002, Seacrest forwarded a letter to me dated May 22, 2002, which had been sent from ThyssenKrupp Elevator Co. (which I will call Miami Elevator) The letter referred to a new provision in the National Safety Code for Elevators. It seems that we in Wellington in Century Village all have pre-1971 elevators (unless you have installed a new one in the past years), all these elevators have a single-bottom cylinder. A hydraulic elevator is built around a large cylinder assembly which contains a piston attached to the passenger car. Oil is pumped in or out of the cylinder, causing the car to rise or descend. If there is a break in the cylinder, the hydraulic fluid will rush out and the car will uncontrollably descend.

It is now recommended that all new elevators have double-bottom cylinders. In recent years, there have been very few incidents in which the underground corrosive action caused a car to drop, however, the possibility remains. In case of a health or safety danger, the grandfather clause does not apply, therefore Miami Elevator is recommending that since there might be a change in the code requiring that all old and new elevators be double-bottomed, every building put aside reserves to do the work needed. It might take five or ten years (or less). The cost as outlined in the letter would be \$22,501. This price will hold for at least one year and will probably increase in later years. It included all parts, labor, permits, sales tax, and shipping.

Meanwhile, Miami Elevator assured me that they will do yearly pressure tests of the cylinder oil pressure. They will also do oil tests periodically and will check any problems we may have if we carry them as our maintenance company with a maintenance contract. Please note: A new elevator system would probably cost an additional \$20,000.

They also recommend, at an additional cost in the maintenance fee, a pressure test every six months. They will, at no cost, supply an "oil loss log" in the machine room to be reviewed by inspectors at each visit. They insist that only qualified elevator service technicians

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**Condo Law** by Sachs, Sax & Klein P.A.**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, attorneys' 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 unit 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 purchase 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 foreclosure 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 foreclosure 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 foreclosure 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.

**Signs & Bus Benches**

By Larry Kall  
Temporary Acting Chairman

We hope Haskell Morin will return soon and will be writing his own articles. We have located a new supplier for our building signs. The cost for the sign and mounting bracket is \$133.03. Arrangement can also be made to have these signs installed and lighted.

I spoke with Pat Blunck, our property manager, and he advised that we are going to look at all the building signs to see if there can be any improvement or make them easier to understand. Stay tuned.

If you know of a bus bench that is in need of repair, please leave a note for me at the UCO office so we can get it done.

**A Delightful Excursion**

By Edythe Pekin

A visit to the Horticulture Society of South Florida is a feast for the eyes and the mind. The setting is a small historical building located at 464 Fern Street, corner of Quadrille in West Palm Beach.

Restored to its original beauty with pleasant gardens and decorated in a welcoming manner, the library located on the second floor has a wealth of beautifully pictured and stimulatingly written books on all varieties of horticultural subjects. These may be perused on site or taken out by members.

Call 655-5522 to make sure one of the volunteers is on duty during the time you wish to visit.

**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 you 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.

## Estimated Association Annual Budget for 2003

By Marie Oliver  
UCO Treasurer

The following budget is just a sample. It has been prorated for a building which has sixteen units: eight of which are one-bedroom, one-bathroom units; and eight of which are two-bedroom, one and a half bathroom units. The budget covers various categories. Payment may be made to the maintenance company or to the association, which will then pay the maintenance company.

	Total Monthly Charge to Association	1/1 5.78%	2/2 6.72%	Annual Payment to Association
<b>General Operating:</b>				
1. Electric	\$ 96.70	\$ 5.60	\$ 6.50	\$ 1,161.60
2. Dumpster Rental	23.20	1.34	1.56	278.40
3. Water and Sewer	62.65	3.63	4.21	752.64
4. Bulbs and Fire Extinguishers	5.30	.31	.36	64.32
<b>Total General Operating</b>	<b>\$ 187.85</b>	<b>\$ 10.88</b>	<b>\$ 12.63</b>	<b>\$ 2,256.96</b>
<b>Management Fees</b>	<b>\$ 74.00</b>	<b>\$ 4.28</b>	<b>\$ 4.98</b>	<b>\$ 888.96</b>
<b>Maintenance for Association:</b>				
1. Landscape	\$ 340.00	\$ 19.70	\$ 22.84	\$ 4,083.84
2. Building	332.05	19.20	22.33	3,986.88
3. Pest Control (Exterior)	13.55	.78	.91	162.24
4. Pest Control (Interior)	53.65	3.10	3.61	644.16
5. Minor Repairs	50.00	2.89	3.36	600.00
6. Exterior Painting	35.10	2.03	2.36	421.44
<b>Total Maintenance Fees</b>	<b>\$ 824.40</b>	<b>\$ 47.70</b>	<b>\$ 55.41</b>	<b>\$ 9,898.56</b>
<b>Insurance</b>	<b>\$ 402.70</b>	<b>\$ 23.28</b>	<b>\$ 27.07</b>	<b>\$ 4,833.60</b>
<b>Contingency</b>	<b>\$ 16.00</b>	<b>\$ .93</b>	<b>\$ 1.08</b>	<b>\$ 192.96</b>
<b>Total Monthly Fees</b>	<b>\$1,504.95</b>	<b>\$ 87.07</b>	<b>\$101.17</b>	<b>\$18,071.04</b>

Cable television, security, and transportation are common expenses and are paid to UCO by the association on a quarterly basis. The cost for security is \$9 per unit per month; the cost for transportation is \$12 per unit per month; and the cost for cable television is \$13.29 per unit per month. All three are paid by the unit owner to the association on a prorated basis. Payment by the unit owner to the association may be made monthly, quarterly, or in any time frame which is decided upon by the unit owners. The figures listed below are for monthly statements.

Common Expenses:				
Cable	\$ 212.64	\$ 12.30	\$ 14.28	\$ 2,551.68
Security	144.00	8.32	9.68	1,728.00
Transportation	192.00	11.10	12.90	2,304.00
<b>Total</b>	<b>\$ 548.64</b>	<b>\$ 31.72</b>	<b>\$ 36.86</b>	<b>\$ 6,583.68</b>

Florida Statute 718 requires that condominium associations set up reserves for road repair, painting, roof repair, and capital improvement. These funds may be kept in one bank account provided there is an accurate financial record kept for each reserve. Payment for any one or for all of the reserves may be waived by a vote of the majority of the unit owners. However, it is not wise to do so as it is easier, financially, for unit owners and for the association should an emergency arise. The following is based on a reserve assessment of \$200 for each unit for the year. The association will determine the date or dates of payment.

Total for Year:				
Roof Repair	\$100.00	\$ 92.50	\$ 107.50	
Painting	50.00	46.25	53.75	
Capital Improvement	50.00	46.25	53.75	
<b>Total Unit Owners' Payment</b>	<b>\$200.00</b>	<b>\$185.00</b>	<b>\$ 215.00</b>	

Associations pay UCO for dues, pumps, and ambulance service on an annual basis. The funds are due to UCO by January first of the effective year. The payment amounts due are as follows:

Dues: \$10 per unit per year, \$5 of which is for beautification. Total payment due to UCO for the effective year for 16 units is \$160.

Pumps: \$6 per unit per year. Total payment due UCO for the effective year for 16 units is \$96.

Ambulance service, if desired, is \$1.45 per unit per month, \$17.40 per year. Total payment to UCO for 16 units for the effective year is \$278.40. This is a "pass through" account as UCO pays the ambulance company \$1.45 per unit per month for every association which has voted to accept the service.

**Note: The above estimated budget is only a guide.**

## MORE BURGLARIES OCCUR IN SUMMER THAN ANY OTHER SEASON

While many people are planning weekend getaways and long summer vacation, criminals are hard at work planning their next burglary. July and August are the worst months for burglaries, according to the Insurance Information Institute (I.I.I.)

Light, time and noise are a homeowner's greatest weapons in the fight to prevent a home burglary, explains the I.I.I.

To help prevent home burglaries, the I.I.I. offers the following suggestions:

- "Case" your house the way a burglar might and look for easy ways to enter your home. Look to see if valuables such as expensive electronic equipment or artwork are visible from the street. If a passerby can see your belongings, so can criminals.
- Keep your home well lit. Mount exterior lights, out of reach, in your yard or on your house. If you are going out for the evening, remember to leave a few lights on in the house or put them on a timer.
- Discourage a would-be burglar by making it time-consuming to break into your home. Simple security devices such as grates, bars, dead-bolt window and door locks and other ordinary anti-theft devices can slow a burglar down. Many would-be criminals will give up if it takes more than five minutes to get in. Ask your local hardware dealer or locksmith to recommend pick-resistant devices.
- Trim trees and shrubs near doors and windows.
- Make it noisy to break into your home. Consider investing in a burglar alarm. The most effective ones ring at an outside, which contacts the police, fire or other emergency service.
- Make sure you have strong doors. Outside doors should be made of metal or solid hardwood and at least 1 3/4 -inches thick. Frames must also be made of strong material, and each door must fit its frame securely.

Insurance companies provide discounts for devices that make a home safer. Most companies give discounts of two-to-five percent for dead-bolt locks, and smoke/fire alarms. Discounts of 15 to 20 percent are also available if you install a sophisticated smoke and burglar alarm system that rings at an outside service. Not all systems will qualify for a discount, so talk to your insurance agent before investing in this type of safety equipment.

For more information contact the Insurance Information Institute at 202-833-1580 or 1730 Rhode Island Ave., NW, Suite 710, Washington, DC 20036.

## TILE & BATH

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Coupon Required

We are starting our 15<sup>th</sup> season in the Village

# Let's Get Rid of Them...

Governor Bush started his term with a multi-billion dollar surplus. Three years later, he managed to create a deficit. He gave the rich a tax break and he gave us poor schools, poor health resources, and paralyzed the Department of Children and Families.

Jeb's proposed drug cost program will do nothing to reduce the cost of drugs for seniors.

Jeb is all for his brother's plan to cut Medicare by cutting chemotherapy, breast biopsies, pacemakers, etc.

He managed to have Florida ranked 47th of 50 states in a health benefit survey.

He is all for a voucher system for private and religious schools — at the expense of public education.

Vice President Chaney stated in a speech in Florida that if we replace Jeb, the chances to reelect the president will be sharply diminished.

Let's take him up on that!

## YES! AMENDMENT I

Allows for any method of execution in conformance with the United States Supreme Court decision and can be applied retroactively.

## NO! AMENDMENT II

Requires a statement to the public regarding the financial impact of any proposed amendment by initiative.

## YES! AMENDMENT III

Allows Miami/Dade County to amend their home rule charter if approved by the voters.

## YES! AMENDMENT IV

Requires that laws providing exemptions from public records or public meetings requirements be passed by a  $2/3$  vote from each house of legislature.

## CANCELED: AMENDMENT V

## YES! AMENDMENT VI

Prohibits smoking in enclosed indoor workplaces. Allows exemptions for private residences, retail tobacco shops, designated hotel guest rooms, and stand alone bars.

## NO! AMENDMENT VII

Exempts from taxation the construction of living quarters for parents and/or grandparents.

## YES! AMENDMENT VIII

Every four-year-old child in Florida shall be offered a high quality pre-K learning opportunity by the state no later than the 2005 school year.

## YES! AMENDMENT IX

Requires that the Legislature provide funding for sufficient classrooms to reduce the number of students in public schools through a prescribed phase in.

## YES! AMENDMENT X

Limiting cruel and inhuman confinement of pigs during pregnancy.

## YES! AMENDMENT XI

Reestablishes local trustees and statewide governing board to manage Florida university system.

# **We Democrats want a change in Florida! Make it happen! Vote for our Democratic candidates:**

- ✓ BILL McBRIDE — Governor
- ✓ BUDDY DYER — Attorney General
- ✓ DAVID NELSON — Secretary of Agriculture
- ✓ ROBERT WEXLER — United States Congress, District 19
- ✓ DAVID ARONBERG — State Senate, District 27
- ✓ JEFF KOONS — County Commission, District 2
- ✓ WILLIAM J. McAFEE — Circuit Court Judge, Group 34

Do not let dollars decide who runs Florida.

Give government back to the people — you!

These are crucial elections — much is at stake. Once we win these elections we shall go for another change — in 2004.

It's up to you. **VOTE!** No excuses!

UCO bus service will bring you to your precinct and back throughout election day — 7am to 7pm.

# **Make it happen!**

Paid Political Ad — Paid For by Jeff Koons. Approved by Jeff Koons.

## Okeechobee Branch Library Offers Programs

This year, the Okeechobee Boulevard Branch Library is celebrating 25 years of service to the community. It is conveniently located just east of the Okeechobee Boulevard entrance to Century Village, next to Dunkin' Donuts. The hours are Monday, Tuesday, and Wednesday, from 10:00 am to 8:00 pm, and Thursday, Friday, and Saturday, from 10:00 am to 5:00 pm.

The library offers a variety of materials and services. Books, magazines, videos, DVDs, CDs, and Books-on-Tape can be checked out. All Palm Beach County libraries provide use of study rooms and free access to the Internet. Free programs are presented each month in the meeting room, including a movie on the big screen every Friday at 2:00 pm (call 233-1880 for details).

All Century Villagers, including seasonal residents, are eligible for a free library card simply by showing their Century Village ID card at the registration desk.

### November Programs at Your Library

- 11/1 — Book Discussion, 10 am
- 11/7 — Introductory Internet, 2 pm
- 11/8 — Basic Computers, 10 am
- 11/12 — Veterans Speak, 2 pm
- 11/18 — Buying a Computer, 2 pm
- 11/19 — Intermediate Internet, 10 am

Okeechobee Boulevard Branch Library, 5689 Okeechobee Boulevard, West Palm Beach, FL 33417, 561-233-1880

## How to Save Some \$'s

By Les Segarnick

This column is for all you veterans out there who can save lots of money by simply contacting and visiting your local Veterans Administration office at VA Outpatient Clinic, 4800 Linton Boulevard, Delray Beach, FL, 561-495-1973, just east of Military Trail. All you need to do is tell them you are a veteran, and that you are interested only in obtaining pharmaceuticals (prescription drugs) from them.

Once you are registered, you will be given an appointment for a physical exam. When that is done, the assigned physician will review all your medications and approve them for issuance by the VA pharmacy. The cost to all veterans is now exactly a

co-pay of \$7 per drug per month, payable by check or credit card.

I know from personal experience that I save at least \$300 per month in prescription drugs alone since I joined the Delray VA Outpatient Clinic about two years ago. My wife and I are members of the Humana Gold Plus HMO plan, which alone saves us about \$5,000 per year after having switched from Vista (formerly HIP of Florida), and my membership in the VA drug plan does not interfere in any way with our Humana Gold Plus plan...in fact, it enhances it.

PS: Only veterans are entitled to VA membership, thus, unless your mate is a veteran too, only you can get drugs from the VA. If you

## Descriptions of Friendships

If all my friends were to jump off a bridge, I wouldn't jump with them...I'd be at the bottom to catch them.

Anonymous  
\*\*\*\*\*

Everyone hears what you say. Friends listen to what you say. Best friends listen to what you don't say.

Anonymous  
\*\*\*\*\*

A friend is someone who knows the song in your heart and can sing it back to you when you have forgotten the words.

Anonymous

have any additional questions, I suggest that you contact the VA directly at the number provided above.

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Please retain for future reference. Thank you!  
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• WINDOW REPAIR

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20% OFF

ANY SCREEN REPLACEMENT OR WINDOW REPAIR

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<p><b>Upper Corner 1 bed/1.5 ba</b></p> <p>Coventry C - bright and breezy 21,500</p> <p>Easthampton I - move right into 26,500</p> <p>Camden E - very nice, near pool 24,000</p> <p>Norwich K - furnished 25,000</p> <p>Norwich K - new AC, lovely 22,000</p> <p>Oxford 400 - elevator, lots of space 35,900</p> <p><b>Ground Floor Corner 1 bed/1.5 ba</b></p> <p>Chatham C - pristine, H2O view 35,000</p> <p>Golf's Edge A - warm and cozy 29,900</p> <p>Cambridge G - tiled, new appliances 29,500</p> <p>Camden C - H2O view, new tiled showers 27,500</p> <p><b>Ground Floor 1 bed/1.5 ba</b></p> <p>Southampton B - picture perfect 36,000</p> <p>Dorchester F - perfect and furn 29,500</p> <p>Sheffield G - fresh and clean 20,000</p> <p>Canterbury F - must see 19,000</p> <p>Coventry L - updates, nice view 19,500</p> <p>Dorchester I - unfurn/very nice 19,900</p> <p>Norwich H - new appl/rentable 18,900</p> <p>Berkshire H - fantastic/upgrades 23,000</p> <p>Camden E - great value/area 21,500</p> <p><b>Upper Floor 1 bed/1.5 ba</b></p> <p>Bedford G - pristine 25,000</p> <p>Waltham A - near temple, east gate 20,000</p> <p>Coventry F - fantastic 22,500</p> <p>Wellington M - great view 42,500</p> <p>Sheffield J - super 17,000</p> <p>Stratford O - desirable area 30,000</p> <p>Stratford H - rentable and nice 26,000</p> <p>Norwich H - rentable/furn 17,000</p> <p>Oxford 200 - excellent 37,000</p> <p>Salisbury E - great/furn 18,500</p> <p><b>Ground Floor 1 bed/1 ba</b></p> <p>Chatham B - waterview, unfurn 18,000</p> <p>Coventry L - very quiet area 16,000</p> <p>Norwich D - quite lovely, rentable 18,000</p> <p>Sussex G - renovated kitchen 17,000</p> <p>Windsor C waterview beauty 20,000</p> <p>Easthampton H - ceramic tile/upgrades 21,000</p> <p><b>Upper Floor 1 bed/1 ba</b></p> <p>Northampton R - ceramic tile 21,000</p> <p>Waltham A - lots of upgrades! 25,000</p> <p>Northampton Q - very nice 16,500</p> <p>Sheffield L - excellent value 12,000</p> <p>Waltham F - rentable 16,000</p> <p>Salisbury D - near east gate 17,500</p> <p>Salisbury H - walk-in 18,000</p> <p>Easthampton G - very nice 14,500</p> <p>Sussex H - furn and pretty 16,000</p> <p>Berkshire J - beautiful and furn 19,500</p> <p>Waltham I - a rare find 15,000</p> <p>Kent H - pristine 22,000</p> <p>Chatham J - lots of upgrades 22,000</p> <p>Cambridge I - beauty, rentable 19,000</p> <p>Cambridge G - excel value 12,500</p> <p><b>Upper Floor Cor 2 bed/1.5 or 2 ba</b></p> <p>Easthampton H - unfurnished 34,000</p> <p>Coventry H - new AC 33,000</p>	<p><b>Upper Floor 2 bed/1.5 or 2 ba</b></p> <p>Cambridge I - AC, great furnishings 30,000</p> <p>Coventry H - come see value 26,500</p> <p>Coventry C - unfurnished 29,500</p> <p>Coventry A - fully furnished 26,000</p> <p>Coventry J - 1 ba, new appl 25,500</p> <p><b>Ground Floor Cor 2 bed/1.5 or 2 ba</b></p> <p>Chatham C - beauty 47,000</p> <p>Coventry G - value 33,000</p> <p>Canterbury C - neutral colors, updated 37,000</p> <p><b>Golden Lakes 1" fl 1 bed/1.5 bath</b></p> <p>Lake Evelyn - waterview 33,000</p> <p><b>Tennis Club 2/1.5 Multi-Level</b></p> <p>Tennis Club Dr - upgrades/desirable 75,000</p> <p><b>Ground Floor 2 bed/1.5 or 2 ba</b></p> <p>Sheffield G - walk right in 33,000</p> <p>Oxford 200 - you will love it 46,000</p> <p>Oxford 100 - drive right up to it 46,000</p> <p>Chatham F - waterview 38,000</p> <p><b>Annual Rentals</b></p> <p>Southampton B - 1/1 5 golf view, pretty 650</p> <p>Salisbury A - 2/1.5 cor near east gate 550</p> <p>Kingswood A - 1/1 ceramic tile, beauty 600</p> <p>Cambridge I - 1/1 pretty 550</p> <p>Kent C - 1/1 waterview 550</p> <p>Chatham B - 1/1 waterview, unfurn 600</p> <p>Easthampton I - 1/1 dollhouse 475</p> <p>Salisbury E - 1/1 5 cor unfurn 625</p> <p>Stratford K - 2/2 beauty 800</p> <p>Dorchester C - 2/1 5 fresh and clean 725</p> <p>Norwich D - 1/1 beauty and furn 525</p> <p>Berkshire D - 1/1 waterview 500</p> <p>Windsor B - 1/1 waterview 500</p> <p><b>Seasonal Rentals</b></p> <p>Sussex A - 1/1 2" fl 950</p> <p>Sheffield I - 1/1 1" fl 950</p> <p>Salisbury A - 2/1 5 2" fl cor 1,000</p> <p>Sheffield J - 2/1 5 2" fl cor 1,100</p> <p>Sheffield G - 2/1 5 1" fl 1,000</p> <p>Somerset H - 2/2 2" fl 1,250</p> <p>Sheffield J - 1/1 1" fl 950</p> <p>Southampton B - 1/1.5 1" fl 1,100</p> <p>Norwich D - 1/1 1" fl 1,000</p> <p>Coventry A - 1/1 5 2" fl 1,000</p> <p>Easthampton I - 1/1 5 1" fl 1,000</p> <p>Norwich H - 2/1 5 1" fl 1,300</p> <p>Berkshire D - 1/1 2" fl 850</p> <p>Chatham F - 2/1 5 1" fl 1,200</p> <p>Dorchester I - 2/1 5 1" fl 1,000</p> <p>Windsor B - 1/1 2" fl 950</p> <p>Cambridge I - 1/1 2" fl 1,000</p> <p>Windsor H - 1/1 2" fl 850</p> <p>Sussex I - 1/1 2" fl 950</p> <p>Northampton R - 1/1 1" fl 950</p> <p>Northampton R - 1/1 1" fl 950</p> <p>Sheffield I - 1/1 1" fl 950</p> <p>Sheffield G - 2/1.5 1" fl 1,100</p> <p>Golf's Edge H - 1/1 5 2" fl 1,000</p> <p>Windsor K - 2/1 5 1" fl 1,200</p> <p>Berkshire D - 1 1/1 1" fl 950</p>
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CALL FOR OTHER LISTINGS IN CENTURY VILLAGE - BUY OR SELL - GO WITH THE BEST

# Classes in CV

by Judy Roy

Welcome back to our many residents returning from the North and other areas around the world. Several of my teachers have not returned yet, so some of the classes have not been finalized. Please stop in the class office for updates or check the bulletin board across the hall from the office.

Our instructor, Claire, is offering **Florida Canasta** on Tuesday, November 5, at 10:30. Many residents have learned canasta somewhere else and find that people play with different rules here in Florida. Register for this class and learn the rules played here.

Tuesday, November 12, there will be a **Free Line Dance Demonstration** given by teacher Dottie Wicks. It will be in the Party Room at 10:00. Dottie will be teaching on Tuesdays, beginning November 19, and on Thursdays, beginning November 14. Take advantage of the free instruction to see if you would enjoy this class. Dottie's students always have a smile on their face.

We want to wish Sylvia Friedland the best. She will not be teaching this year, but she will be participating in the dance class on Thursdays taught by Dottie. Join them and register early.

**Ceramics** classes begin Tuesday, November 12, at 10:00. Let Gert teach you how to clean the greenware and then paint or glaze it. Our residents have made many beautiful things that they have given to friends and relatives.

If you have an interest in working with **Clay**, please see Judy for the date and time of an introduction to a class. The class would be held on Thursday mornings.

Another class that is continuing on is **Tai-Chi**. Teacher Jerry Ziffer holds classes over at the Hastings facilities. A **free** class will be given Thursday, November 14, at 11:00. This is the perfect opportunity for you to see what this class involves and if it would be right for you. Jerry's regular classes will start November 21 with intermediates at 10:00 and beginners at 11:00.

One of our line and folk dance instructors had to be away from us last season, but we are very happy to report of her return this season. Sydelle Singer will conduct her class beginning on Monday, November 18. Sydelle's

line dance lessons begin at 10:00 with the folk dance classes meeting in the evenings on Mondays. Regular folk lessons will meet at 7:00 and a beginners' class at 6:30 if there is interest in one.

**Calligraphy** classes return with instructor Harold Bernstein on Monday, November 18, at 9:30. Many of his past students have used the calligraphy to address special invitations, birthday or anniversary cards, and scrolls for their friends.

**Mah Jongg** is back with Elaine Marshall beginning Monday, November 18. Elaine starts students at the beginning by giving them written rules for the game and explaining the different tiles. We can tell you where to get the card when you register for the class.

Marilyn Bloom is giving a **Free Dancercise** class on Wednesday, November 20, at 9:30 in the Party Room. This is a great class to take if you have a few extra pounds to take off from the summer or if you want to limber up a bit before venturing into something more strenuous. Her classes that you must be registered in advance for begin Wednesday, November 27. Her Friday class will begin November 22 at 9:30.

Saturday folk dancers will be happy to hear of the return of instructor Gert Kole. Gert leads an advanced folk dance class for those who are familiar with the various folk dances. Classes begin Saturday, November 9.

**Wire Wrapping** with Ed Chelm begins a new series on Thursday, November 21. Classes meet twice a week as students learn to take gold-filled wire and turn it into rings, earrings, or even a bracelet. This class fills very quickly, so register early.

Many of our classes will begin in December, such as Sketching, Jewish History, Painting, Lapidary, and Glass Fusion. Watch the bulletin board by the office for more information.

Please keep in mind that you cannot pay as you go during the season. Teachers are not permitted to take money at the door. Advance registration means that you must be signed up before the day the class begins. We will not take registration on the day the class starts.

Former Wimbledon player Carole Kalogeropoulos, with

30 years of international teaching experience, will be back to give group, private, and semi-private lessons this fall. Carole will give a **Free One Hour Tennis Clinic** in November along with a surprise gift. On request classes will begin in November. Call Carole for more information at 478-7671.

Everyone is invited to attend a **Free Lecture at Diet Watchers** on Wednesday, December 4, 9:00 am, Class-

room A. Learn how to live longer and live better! A new discovery "Immune 26" helps to build a stronger immune system and prevent the aggression of major medical problems. Dr. Hellen Greenblatt, a world renowned immunologist and microbiologist, has a Ph.D. in both subjects, will be here via tape recording for us to hear directly from her the wonderful world of "Immune 26" and what it could do for you. This is not a drug, vita-

min; or herb; it is a food supplement that helps your immune system to function better and keeps your body healthy. If you are interested in attending this free lecture, leave your name and phone number with Judy for your reservation.

Welcome back to everyone who has been gone. If you are new to the community, please stop into the class office and see Judy.

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**As I See It**

**Don Amter**



**Montessori Teacher**

When I was seven, I lived on a farm. We had no electricity, no indoor plumbing, and no heating. There was no radio and no automobile.

I went to a little one-room schoolhouse. The first row was for the first grade, the second row — and so on.

The teacher, Mrs. Rockwell, was a tall spare woman with her hair drawn back severely and she wore steel-rim glasses. In fact, she looked like a Norman Rockwell illustration. She obviously believed in the old adages: "Children should be seen and not heard" and "Spare the rod and spoil the child." And so any child who made a sound was called up to the front and whacked on the back of the hand with a ruler. When it was time to go home, I felt as happy as a convict who had been let out of jail!

I guess we studied the "three Rs." If I learned anything there — I don't remember.

However, John Dewey, philosopher and educational revolutionary around the time of the great industrialization, was suggesting that schools should prepare children for their future jobs. So, there were shop classes for the boys and domestic classes for the girls, that is — sewing and cooking.

Currioulums were being broadened. I remember going to school with a little tin of Davoe paints, Crayola crayons, and small scissors. But the attitude toward children remained basically the same. Silence reigned in the classroom while the teacher tried to pour the required subjects into the young minds as if they were cups to be filled!

Attitudes toward children and their education began to change after World War II, when the ideas of Sigmund Freud came over to the States. Among his ideas was that we have to be careful how we handled young children — we could injure their little psyches.

The pendulum began to swing in the new direction. It was in this climate that the ideas of Maria Montessori

and her original approach to education began to take hold. Who is Montessori?

"The Montessori method derives its name from the work of Maria Montessori, an Italian physician, pioneer social thinker, scientist, and educator who developed the program at the turn of the 20<sup>th</sup> century among impoverished children in Rome. Since then it has spread around the world, challenging the traditional lock-step stultifying classroom procedures," says Dr. Ruth Cory Selman.

Here are some of Montessori's teachings:

Continued on page 32

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## Recreational Activities



This is the start of another golf season, and we are extremely happy to see familiar faces returning to play on the Turtle Bay Golf Course.

Many of our members have traveled near and far from Century Village, but those who took mini-vacations and spent some of the summer in West Palm Beach took advantage of excursions to various golf courses in the immediate surrounds. But, right here in Turtle Bay, we had exciting days of play during the summer.

The highlight of the season was when Donna Stoll, through her employer Paine Webber, sponsored a golf tournament on Independence Day, July 4<sup>th</sup>. All participants feasted on assorted fruits, cold salads, delectable sandwiches, assorted cakes, and a red Jell-O mold decorated with whipped cream, strawberries, and blueberries in the likeness of the American flag. The gals wore various combinations of red/white/blue and we had a colorful tournament.

Beautiful prizes were awarded to Edie Reiter for Lowest Score of the Day and Closest to the Hole, and Gerry Weiss for Longest Ball Hitter. However, every player received a gift from our sponsor Paine Webber, identifiable with the game of golf. We once again thank Donna Stoll for providing us with a delightful and rewarding day.

At this time, I would like to highlight a special birthday for a very special lovely lady and long-time member of the Golf Club. Our own Mary Carter just celebrated her 90<sup>th</sup> birthday (September 19<sup>th</sup>). Mary is an absolute delight and the day is always enjoyable when you are playing golf with her. **Happy birthday Mary,** and we wish you many more birthdays shared with those you love and those who love you.

During the months of June, July, August, and September, weekly golf games were played; Liz Consier did the pairings diligently; and Caroline Cohn posted the weekly and tournament winners regularly. The telephone lines of both were busy constantly keeping up with vacation trips and the comings

and goings of our members. Thank you, ladies, for doing a great job.

And here is something to think about: This is a quote from Paul Harvey — "Golf is a game in which you yell 'fore,' shoot six, and write down five."

"Personally," says Joe E. Lewis, "I play in the low 80s. If it's any hotter than that, I won't play."

I look forward to seeing you on the golf course, and as a reminder, Halloween is at the end of October, and since our general meeting is October 29<sup>th</sup>, Captain's Choice, we suggest that the colors of the day be black/orange. Don't let the ghosts and goblins get you; be a kid again and have fun in the sun.

If you are interested in, and learning about, joining our group of players, please call

689-1273 and Rhoda Weber will be happy to explain all

In closing, may your ball lie in green pastures...and not in still waters.



A warm welcome to our snowbirds who are gradually returning to our beautiful Century Village. We are so glad to have you back.

The Snorkel Club was busy over the summer going snorkeling at Peanut Island a few times and at Ocean Reef Park and having a Labor Day picnic at Duck Island along with the Sailing Club. It was a fun day including having a rain shower, but that didn't deter all present from having a good time. The hot dogs and rolls furnished by the club were great and the bring-alongs furnished by members were super. Thanks to all who

participated. Many thanks to Arthur Cohn, who made sure the flag was there and that we all sang around the flag. Thank you, Arthur.

Regular meetings will start in November, the first Friday at 11 am, upstairs in Classroom A or B where president Joan Ford will go over the program for the year. Some of the events she has planned are snorkeling at Blowing Rocks, snorkeling at Dubois Park, a trip to Butterfly World in December, and to the Solid Waste Management in January. The Wakodhatchee Wetlands tour is scheduled for February, and also in February, there is the Swamp Cabbage Festival. Again in February, we have our installation and dinner dance at the Crown Plaza along with the Sailing Club. In March, we start snorkel lessons again with Josie Wayner as instructor. This will take place at the Camden Pool on Wednes-

days. The annual picnic for paid-up members will be in March and hopefully we can snorkel at Peanut Island in April. Along with the outings that have been planned, we will have our regular meetings on the first Friday of every month at 11 am.

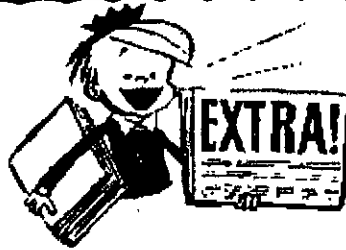
Also in the planning stages are the annual week-long trip, this year perhaps to Bon-Aire. So members, be sure to attend all meetings to know what is going on and enjoy the events planned for you.

While snorkeling at Peanut Island this summer, the group encountered so many kinds of fish, including yellow tail snapper, yellow jacks, butterfly fish, sergeant majors, blue parrotfish, two kinds of sea urchins, barracudas, and even nurse sharks among the many fish seen and enjoyed by all.

Enjoy all the activities of the Snorkel Club.

See you soon "swimming with the fishes."

Continued on page 39



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Lipitor Tablets	20 mg	90	\$196.54	\$258.90	\$62.36	\$290.15	\$93.61
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Synthroid	.175 mcg	100	\$18.03	\$57.55	\$39.52	\$54.99	\$36.96
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## Villagers of Note

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### The Perlman Partnership: Acting and Advocacy

Myra and Leonard (Lenny) Perlman are masters of longevity. They have been married for 51 years, on the stage together for 45 years, and taking Century Village by storm since the day they moved here seven years ago.

Myra has been energizing and expanding PFLAG (Parents and Friends of Lesbians and Gays) since 1998. She is co-ordinator ("don't call me president; we all sit in a circle as equals").

Lenny has been president of Cambridge G for three years (you may call him whatever the condo rules say a president may be called). Myra is condo treasurer.

Lenny Perlman's debut on the stage goes back to high school and military service. While living in Newburgh, NY, in the 1950s, the couple's careers as a theatrical duo began at the local Jewish Community Center.

According to Lenny, the team's theatrical avocation went into high gear only after they moved to Long Island. There, they joined a troupe called the Lantern Theatre, and the rest is history. They acted and did everything else theatrical for decades and have an unusual inscribed clear plastic plaque on their wall to prove it.

Among plays that Myra or Lenny starred in or directed are: *Death of a Salesman*, *Sunshine Boys*, *On Golden Pond*, *The Price*, *Love Letters*, and *Harvey*.

PFLAG was a fledgling group in the Village when Myra Perlman took it over. She moved its meeting place to the Okeechobee Boulevard public library branch in 2001 to attract more people from outside the Village.

Myra sees PFLAG as a "safe place" or "haven" where people can air their problems or their successes, or "unburden themselves," where they can talk without ridicule or embarrassment.

Most attendees are parents or grandparents of lesbians or gays. During the winter season, more members bring their friends. Also, the range

parents to stop attending because "I have no problem," to the mother whose gay son has AIDS and she feels she does not belong because "most people are adjusted in their relationships and are proud of their children."

Indeed, Myra's impression is that most of the gay and lesbian children of members are well off and professionals, and some have children of their own. One member's granddaughter made her a great-grandmother through artificial insemination.

PFLAG is a national organization headquartered in Washington and with approximately 500 chapters. "The current project nationally is 'safe schools,'" said Myra. "Do schools have a 'safe place' for students' meetings and discussions? Is there someone on staff trained to help with problems of sexuality, someone to deal with discrimination and harassment?"

The local chapter is advo-

ating and interceding on behalf of "safe schools," but also on legal problems such as obtaining health care on the job, harassment, and the ability to lead a full and open life. "When the legal problems are beyond our scope, we refer them to Carole Benowitz of Delray Beach, who is the regional directors' council chair," said Myra.

Miraculously, there is time left for "treading the boards," as showbiz people say. Myra and Lenny have their own company, Curtain Up Productions, and the two of them perform about a dozen times a year. "We usually have audiences of 200 or so," Myra said. "One-act plays or part of a play like *The Last of the Red Hot Lovers* are popular at condos, nursing homes, and clubs that may want entertainment at a lunch or dinner."

The miracles continue. Lenny found time for several years of participation in the Merry Minstrels and Myra recently founded "Dream Makers," a women's singing group.

To contact PFLAG or Curtain Up Productions, call 640-4026.

"Hope is the thing with  
feathers

That perches in the soul  
And sings the tunes  
without the words  
And never stops at all."  
Emily Dickenson

## 20 Years Ago This Month

By Marilyn Nissensohn

As a new co-editor of the *UCO Reporter*, I was nosing around the office trying to familiarize myself with the files and came across a treasure trove of history of Century Village: a file cabinet filled with copies of all *UCO Reporter* issues since its inception.

It seemed to me that the newer residents might want to learn about the history of our Village and how better to do that than with excerpts from the newspaper. Additionally, those of you who have been here for many years might like to recall old memories.

In an effort not to confuse the reader, I have updated events as indicated in parentheses.

### OCTOBER 1982

**Car identity stickers at a cost of 25 cents to be attached to the driver's visor.** This will help with traffic control and tighten security. This committee chaired by Howard Kaye.

**Cenvill will share in the cost of a fence.** After months of negotiations, both Cenvill (now WPRF) and UCO have agreed to share the cost of erecting a fence around the Village. All rights and privileges of the associations will be maintained. Approval will be sought from the associations.

**Security services.** All but two associations have signed up for security. They are Kent D and Kent E. Security will not be available if they call the security staff. They will be told to call the Sheriff's office. (They subsequently signed up.)

**Fight with Solid Waste Authority continues.** Solid Waste has plans to dump 3,000 tons of garbage trucked in from all over the county in our back yard. They plan to build a landfill site just north of the Village. The fight continues. (Eventually Century Village won.)

**Post Office opens a contract station in Drexel Plaza.** (This was replaced by the Haverhill Road office in large part due to the diligent work of Emil Honig.)

**Déjà vu (my comment):** Residents complain about attire in the Clubhouse — shorts, etc.; eating at the pools has become rampant; volunteers are subject to verbal abuse by other residents; pool attendants do not check IDs.

Do you recall any of these events? Would you like to share your memories with others? Write to me at the *UCO Reporter* or drop a note to my attention in the UCO office.

### THE PROPERTY APPRAISER'S OFFICE IS NOW ACCEPTING HOMESTEAD EXEMPTION APPLICATIONS FOR 2003

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You then appear personally at one of the County Property Appraiser's Offices and file your application.

Your application must be filed by March 3, 2003 in order to qualify for a 2003 exemption.

If title is held by husband and wife, either may file but should bring proof of residence for the spouse

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## As I See It

Continued from page 28

• "Knowledge is best achieved when there is eagerness to learn. The seed in the child's mind when sown will germinate into culture."

• "Only duty and fatigue can be forced into the child from without — never interest."

• "Must a man be classified as either a worker with his head or with his hands instead of being a whole man?"

• "In the schools they want children to learn dry facts of reality. Their imagination is then cultivated by fairy tales. That is certainly full of marvels but not the world around them in which they live."

• "On the other hand, by offering them the story of the universe we give them something a thousand times more infinite and mysterious to reconstruct in the mind — a drama no fable or fairy tale can reveal."

"We claim that the average boy or girl of 12 who has been educated in one of our schools knows at least as

much as the finished high school product of several years seniority...at no cost of pain or distortion to the body or mind," says Montessori.

I became interested in this because my daughter Nina, a teacher in Phoenix, Arizona, uses the Montessori method. She has classes in the public school system and it is not easy for this to be accepted. But the results are spectacular. Her class got the highest grades in her school. And state-wide, Montessori classes scored in the top five percent in Stanford-9 tests!

She told me that there was going to be a conference of the American Montessori Society in Washington, DC. I agreed to go with her. It was quite an eye-opener. There must have been over 600 participants in more than 60 panels.

For me, the clearest glimpse of how the Montessori system worked in practice was a side trip to a local DC Montessori school. We walked into one rather large room which seemed mostly empty to me. In some corners were

small groups of children around a table. A few others were doing something on their own. In a corner, the teacher was sitting with another small group.

I said to my daughter, "I don't know what is going on here." She replied that everything had meaning, and she proceeded to describe what was going on. Even to lines of shelves loaded with educational equipment, each of which had a specific purpose. She pointed out two large charts on the wall. One showed the tree of life to indicate how all living things are related. The other depicted the development of human beings from a million years ago down to the present.

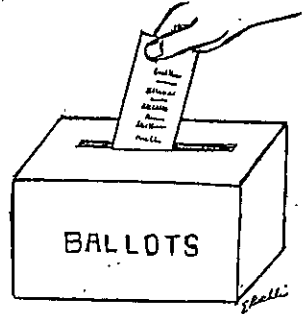
At the conference, I met Dr. Ruth Selman, who lives here in CV. She has been a teacher and organizer of Montessori schools in New York and New Jersey. Now she is the Society's representative to a UN non-governmental

organization concerned with peace.

Says Selman: "In order for children to learn, we must create a peaceful environment where they learn what is acceptable behavior. When problems crop up, conflict resolution is stressed. Montessori says that we can have a peaceful world only when children learn peace and conflict resolution." My daughter told me the same things.

How widespread is the Montessori method here? There are Montessori teachers in every state, roughly 5,000 in up to 900 schools.

Our schools are failing our children. Some Neanderthals want to cut the "frills" and go back to the three "Rs." There are a lot of problems in our educational system; going backward will not solve any of them!



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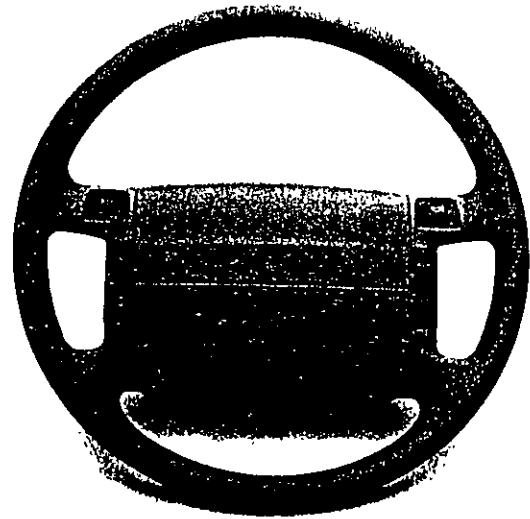
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## Villager is Author of *Tushika: A Memoir*

By Rebecca Schlam Lutto



Gertrude Friedman of Berkshire C holds the dust jacket of her new book, *Tushika: A Memoir*, and smiles. "It is the unique story of three people...and the moral dilemmas that develop," she reads aloud "At the forefront of this saga is an indomitable woman with a lust for life — a victim and victimizer, caretaker and destroyer."

Tushika's story begins in 1860 in Romania and ends in America 96 years later. Gertrude is lucky enough to have found her Romanian roots in this eventful family saga, so her pride in the story is personal as well as literary.

"All my life I have been haunted — even obsessed — with Tushika," said Gertrude. "She substituted for my parents who had to work long hours in their candy store downstairs."

When Gertrude and Max Friedman moved to Century Village in 1982, they both plunged into activities that enriched their own retirement as well as that of others. Both had at times moderated "Timely Topics" at the Jewish Community Center.

Gertrude has taught poetry, Yiddish, Jewish history and culture at the JCC, Temple Judea, and Palm Beach Community College.

"As a retired English teacher from New York, I am using my skills and education," she said. Gertrude also belongs in the garden of "late bloomers" she received her bachelor's degree from Queens College at age 48. (Like many high school graduates at the time, she was denied a college education because her family could not afford it.) She later earned her master's degree while teaching.

After she was widowed 13 years ago, Gertrude found time to go back to the 300-page memoir she had written before her college and teaching days. "At this point in my life, I decided I wanted to have it published," she said "People who heard the stories about Tushika and Romania and the family relationships, their joy and anguish, all encouraged me to publish."

The saga of Tushika, a flamboyant, eloquent, earthy, feisty, domineering — yet sympathetic and caring — woman, will be Gertrude Friedman's subject as she speaks to several Village organizations this coming season.

"People of our age will find universal truths in the book," said the author. "Topics like loneliness, alienation, the need to bond with other people."

During Jewish Book Month, the general public will find *Tushika: A Memoir* on display at the Kaplan KCC from October 21 to November 19, and may request autographs or personalized dedications by the author

## Identity Theft

Another "You" By Lenore Velcoff

On July 5<sup>th</sup>, we were called by a credit card company that informed us that someone using my husband's name, date of birth, Social Security number, and telephone number had fraudulently applied for a credit card. The only reason this bank had not issued the new credit card was the different address used by the illegal applicant.

We had become the victims of identity theft, the fastest growing crime in the United States. Within one week, we learned about five other credit card applications that were requested, but gratefully, denied. However, this "phony" applicant actually did receive one credit card in my husband's name, but at an address in Wellington, Florida, instead of ours here in Century Village. We are not responsible for any charges he incurred because of our quick action.

If someone attempts to use your name and Social Security number to obtain a credit card even if they are not successful, there are several things you must do to stop them because it goes against your credit history. If they are successful and you don't do anything to stop them, you may be liable for whatever they charge. In some cases, it costs victims many thousands of dollars.

So, if you are notified that someone is using your identity to obtain credit:

1) Call the three major credit bureaus in the United States and put a **fraud alert** on your credit history. At least one of these three credit bureaus is contacted whenever anyone applies for any credit (a credit card, buying or leasing a car, buying a new condo, etc.). They are Experian (1-888-397-3742), Transunion (1-800-680-7289), and Equifax (1-800-525-6285). Once this alert is put on your credit history, the three bureaus will each mail you a copy of your credit report. When you re-

ceive that report, you can call each bureau and they will discuss every item with you. If there are fraudulent items on your record, you must then contact each bank to have this matter investigated and removed. Otherwise, it will remain on your record for seven years and may prevent you from obtaining credit in the future.

2) Immediately after putting the fraud alert on your records, telephone the Palm Beach County Sheriff's Office at 683-3400 and file a report. You may need this report in the future to clear your name.

3) Call the Social Security Administration Office of the Inspector General to inform them that someone is falsely using your Social Security number. Their number is 1-800-269-0271. If you keep getting a busy signal (as I did), write to them at PO Box 17768, Baltimore, MD 21235.

4) Call the Federal Trade Commission Identity Theft Hotline at 1-877-438-4338. They are the federal agency dealing with identity theft. They will notify the FBI and give them the details of your case.

5) If, in fact, someone does falsely obtain a credit card in your name which was mailed to another address, call the United States Postal Inspection Service at 1-954-436-7200. They will take all pertinent information and will mail you a form to be completed and returned so that they can initiate an investigation. To receive a credit card at a "phony" address is mail fraud — a federal crime.

6) If the fraudulent card is mailed to any address outside Palm Beach County, you should contact the Florida Attorney General's Office at 837-5000. They will investigate only cases involving crimes in two or more counties.

While all this seems like a lot of work for something that may not have cost you any

## Showdown at the Early Bird Corral

That time of day when the sun begins to set, No matter what the weather, be dry or be wet

A hungry mob to the restaurants go, To all participate in the early bird show All are attired in their very best duds, Ready to order the special entree with spuds Most are congenial, a happy lot,

Until there's a showdown for a parking spot. Hell hath no fury, be it stranger or kin, If both of the drivers want to park in.

A Cadillac and a Lincoln entered the aisle, With one empty space, neither driver did smile. Both had arrived at the very same place, Now they proceeded at a very slow pace.

The diners at the restaurant waiting to get in, Were all wondering, which driver will win Both drivers poised with a staring glance, Ready to park at a moment's chance.

But alas, for both, oh woe what a shame, Being hesitant they both lost their claim Now neither of them will be able to win,

*From the Internet*

money, it is something you must do to insure that there is not another "you" ruining your good name and credit. Remember, most of the calls are toll-free, but you must make copies of any forms or letters you mail so that you have a permanent record in the event of future problems.

If you need any additional information or help resolving a similar situation, I can be reached at 683-4166.

## The Wait

The sun is shining,  
The breeze is warm.  
The grass is green,  
The bees do swarm  
I await you in my lonely room,  
But you are nowhere to be seen.

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**It's Time for a Change** By Bob Fogelman

I can get it for you wholesale! By way of explanation, let me unfold a story of cooperation in condominium living.

Because Mr. Irwin Levy built our Century Village prior to 1975, he (his management firm) was permitted to rent out certain of their facilities to his residents, i.e., Clubhouse, tennis courts, etc. But after 1975, the law changed, and upon his building the other three Century Villages, he was obligated to turn everything over to the residents. Hence, the three Century Villages south of here each fully manage their village through a board of directors composed of the condo presidents.

But that situation will never be accomplished here in Century Village West Palm Beach. Why? Because many condo associations will refuse to give up their autonomy. Consequently, I am not proposing or even suggesting that we investigate a proposal to have one firm for our Century Village. So, please, do not spread any rumors concerning what you think you are now reading.

What I am suggesting is this: Let's say that an area has 12 to 15 condominium associations. (There are 29 areas

in our Century Village.) Each individual condo association has its own officers and board of directors. Each has its own expenses which are largely duplicated in every other association in their area such as officers and directors, insurance, legal counsel, property manager, and accountant (Seacrest, Prime, etc.).

As each condominium has 16-26 units, what if an area of building associations consolidated under one area association which would have a board of directors elected by all the buildings? The association would then make policy and govern the multiple buildings within the area.

Consolidation of individual building associations into one area association still leaves each building with autonomy over their reserves. For example, if a new roof is required on one building, the assessment and/or reserve account to replace that roof would only come from the units in that building. It would still be assessed and collected from that one building. Don't you agree that 150-200 units can lower their individual expenses if everything is discounted by volume?

The buildings in the consolidated area would no longer be incorporated as the

area organization would now become the corporation for the entire area. Their officers and board of directors would arrange to manage the building through property managers, attorneys, and accountants, which would be hired for all the 150-200 units in their area.

Can you picture just 29 area associations managing 309 associations instead of the individual management that we now have? Former association officers and boards of directors would sleep at night and would leave the driving to the bus driver. The only thing that the unit owners in each building would have to contend with is their building's budget and their reserves. If only we had one area condominium to lead the way.

**Veterans' Day Parade**

By Justin Stepler

Brooklyn USA has formed a "Brooklyn Brigade" of 40 trained members to escort veterans who are blind and partially sighted, as well as those needing wheelchairs, to be able to march in the Veterans' Day parade, November 11, 2002, on Clematis Street. This annual parade will start at 11 am from Tamarind Avenue to Flagler Drive downtown. Our escorts will be transported to the parade area by our own community bus service while the veterans will be taken from the West Palm Beach Veterans Medical Center by the DAV and JWV buses. After marching, the escorts will be treated to a complete lunch, courtesy of the Piccadilly Cafeteria on Palm Beach Lakes Boulevard.

Brooklyn USA holds their meetings the second Wednesday of every month at 3 pm in the Party Room of the Clubhouse and will accept new members October, November and December who have lived or worked in Brooklyn, NY.


Some scheduled events of the future will be as follows:

- 11/22 — Palm Beach Kennel Club
- 12/23 — Jungle Queen
- 1/19 — A Chorus Line
- 2/23 — Golden Girls dinner and show
- 3/16 — fifth anniversary party at the Crown Plaza

Many other events like short trips, lunches, casino boats, and sunset cruises will be squeezed in.

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# Organization News

Please Note!!

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

**Cong. Aitz Chaim:** Will resume *Learn & Brunch* lectures after High Holy Days, call 686-5055; Nov 19, first lunch and card party of season, to be held every third Tue, reserv \$6 (\$5 50 in adv). Charlotte 478-8756, Ruth 697-2683.

**Cong. Anshei Sholom Sisterhood:** Oct 25, first Fri night dinner, \$21.50 (\$18.50 members); Oct 28, *Academy of Jewish Studies* lectures presents a Hebrew class w/ Rev. Schreier, a Bas Mitzvah class with Cantor Butensky, and "The Bible We Never Read" w/Rabbi Stefansky; Oct 30, the *Academy* presents "Judaism — What We Are Afraid to Ask" w/Rabbi Stefansky; Nov 19, a Sisterhood mini-lunch w/fashion show and luncheon, 1:30 pm; Nov 28, Thanksgiving dinner, reserve now; Dec 8, female impersonator Gillian

Grey, reservations \$10, Dec 17, Sisterhood mini-lunch w/the topic "Meet Our Rabbi"; Dec 31, New Year's Eve party, \$25 per person. Mildred 689-5479.

**Deborah Hospital Foundation:** Meets bimonthly on the second Mon at 12:30 pm at the First Union Bank: Nov 28, Thanksgiving dinner and show at the Musicana, trans incl; Dec 12, card party; Dec 30-Jan 2, New Year's at the Ramada Crowne Plaza. Bea 688-9478, Claire 684-5659, Flo 684-2715.

**Duplicate Bridge Club:** Plays at the Hastings Clubhouse Wed at 1:00 pm and Mon at 7:00 pm starting Oct 16, party bridge starts Oct 18 at Main Clubhouse, 1.00 pm. Come at least 20 minutes earlier to get acquainted If you need a part-

ner, call Sadie 689-2856 or Mimi 697-2710.

**Holocaust Survivors of the Palm Beaches.** Meets second Wed (except Dec) at Jewish Community Center in the Gruber Hall: Dec 8, Chanukah party; Mar 9, Purim party. Esther 471-9052.

**Humor Club:** Meets every second Mon starting Nov 4, 3.00 pm, in the Main Clubhouse, Classroom A. Edy 687-4255.

**Judith Epstein Chapter of Hadassah:** Meets every third Wed at Cong. Anshei Sholom at 12:30 pm Nov 20, reg meet w/paid-up membership luncheon at C.A.S. and fashion show by Dillard's (adv reserv a must); Dec 11, Youth Aliyah luncheon at the Breakers West (Martha 684-3074 or Bessie 689-3057); Dec 18, reg meet w/*The Chanukah Festival of Lights*, a puppet show by Toby Dubov and Gayle Laurene. Refreshments will be served.

**Menke Katz Advanced Yiddish Reading Group:** Meets twice monthly in private homes starting Dec 6 w/

continuation of *Brilyantn* by Esther Kreitman (Isaac Bashesvis Singer's sister) Troim 684-8686.

**New Jersey Social Club of CV:** Meets every first Thu at First Union Bank at 12:30 pm for collation and 1:00 pm for meet: matinees at Broward Stage Door Theatre w/luncheons at Acropolis II in Deerfield Beach, \$40 pp (tax/tips/trans incl) on Dec 18 (w/show *Crazy for You*) and Feb 12 (w/show *Parade*) Lenny 471-9247.

**Women's American ORT, WPB Chapter:** Meets second Tue, Oct-Apr, 12:30 pm at Cong. Anshei Sholom: Nov 3, luncheon at Hops and *What the Rabbi Saw* at Broward Stage Door Theatre, \$49 (Elsie 688-0547, Millie 689-7074, Rose 686-8899), Nov 28, *Hurray for Hollywood* at Musicana Supper Club, \$52 (Anne 686-0991, Millie 689-7074, Rose 686-8899); Dec 5-8, Lido Spa in Miami Beach, \$200 double (\$240 single) plus \$15 trans (Anne 686-0991 or Anne 689-3729); Dec 15, luncheon at Justin's in Sunrise w/Chanukah celebration

*Musical Digest of Tevye & His Daughters*, \$42 (Elsie 688-0547, Millie 689-7074, Rose 686-8899); Jan 22, Semi Chi Rice Mill and Okeelantor Sugar Packaging Mill tour, \$25 (Arlene 683-8215, Elsie 688-0547, Millie 689-7074, Rose 686-8899).

**Yiddish Culture Group:** Meets every Tue, 10.00 am, in Clubhouse Auditorium: Dec 3, Troubadors perform, free to all. Rebecca 684-4867.

**Yiddish Vinkl:** Meets first and third Sun, 1:00 pm, starting Nov 3 and 17 in Music Room of Main Clubhouse. Edy 687-4255

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**Wish I Said That**

By John Saponaro

"If we listened to our intellect, we'd never have a love affair. We'd never have a friendship. We'd never go into business because we'd be cynical. We'll that's nonsense. You've got to jump off cliffs all the time and build your wings on the way down."

Ray Bradbury

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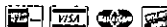
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## Reasonable Accommodations and Modifications Under the Federal Fair Housing Act

By Peter Sachs

Sachs, Sachs, & Klein, P.A.

The Fair Housing Act ("FHA") was adopted by Congress as part of the Civil Rights Act of 1968. As originally passed, the FHA prohibited discrimination in the area of housing based on "race, color, religion, or national origin." In 1988, Congress adopted the Fair Housing Amendments Act ("FHAA"), which extended the reach of the FHA to prohibit housing discrimination on the basis of disability or familial status (families with children). The purposes of the FHAA were to end the segregation of places to live for disabled citizens, to give those with a disability a greater opportunity to choose where they wish to live, and to assure that "reasonable accommodations" were available to persons who request them because of their disability.

Under the FHAA, "handicapped" means "a physical or mental impairment which substantially limits one or more of such person's major life activities, a record of having such an impairment, or

being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance." Discrimination against the disabled, under the FHAA, occurs when a landlord or association refuses to allow a tenant or unit owner to construct a modification to their home or common area, or propose an amendment to a policy or rule of the landlord or association that would accommodate their disability.

A "reasonable modification" is a structural or other physical change to the unit or housing structure to provide a person with a disability physical access. Examples are the construction of a ramp to the entrance of the unit, the installation of accessible door handles, or the installation of a ramp into a common element laundry room.

A "reasonable accommodation" is a change in any rule, policy, procedure, or service if the changes are needed in order for a person with a disability to have equal access and enjoyment of their housing. Examples of "ac-

commodations" include amending a "no pet" policy for an occupant to allow a seeing-eye dog to occupy the unit or a modification of a first come/first served policy for awarding parking spaces to permit a disabled tenant or unit owner to have a parking space closer to the unit.

It is the duty and responsibility of a tenant to request a modification of the unit, or an owner to request the modification from the association for a common element. A "reasonable modification" or "accommodation" is one that would not be too burdensome upon the landlord or association. If the request on the part of the tenant or unit owner does not measure up to the above standards, then the landlord or association is able to deny the request as unreasonable. Modifications to units and/or common elements constructed prior to March 13, 1991, are the financial responsibility of the tenant or unit owner requesting it.

In regards to a modification made to a rental unit, the landlord may, where it is reasonable to do so, condition permission for a modification on the renter agreeing to restore the interior of the pre-

mises to the condition that existed before the modification. An example of such includes the replacement of door knobs with door handles. After the tenant leaves the apartment, it would be the tenant's responsibility to replace the door handles with the knobs, if the landlord so wishes. An example of an unreasonable replacement would be requiring the tenant to remove the additional supports placed in a wall to support the weight of a handrail in a bathroom. The additional supports would not be visible to a subsequent tenant and, therefore, do not need restoration to their original condition.

The FHAA also requires that new construction completed and available for first occupancy after March 13, 1991, be made accessible. Failure to construct a multi-family dwelling and common area in an accessible manner is deemed "discrimination" under the FHAA. Such construction must be compliant in a manner that public use and common use portions of such dwellings are readily accessible to and usable by disabled persons, such as, all doors designed to allow passage into and within all pre-

mises within such dwellings are sufficiently wide to allow passage by disabled persons in wheelchairs, light switches, electrical outlets, thermostats, and other environmental controls in accessible locations, reinforcements in bathroom walls to allow later installation of grab bars, and usable kitchens and bathrooms such that an individual in a wheelchair can maneuver about the space. Compliance with ANSI Standards A.117 will satisfy the requirements of the FHAA.

If you are a community association, landlord, unit owner, or housing provider, and have any doubts about what is a reasonable accommodation or modification, contact either your attorney, or the United States Department of Housing and Urban Development's office of Fair Housing and Equal Opportunity.

**"Always and never are two words you should always remember never to use."  
Wendell Johnson**

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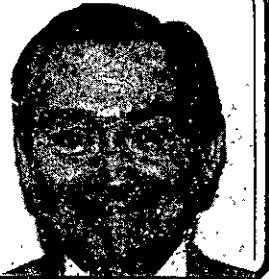
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Arts and Entertainment

Irv Rikon



In case you missed it, the *Palm Beach Post* printed a special section on Sunday, September 29, entitled "Best of the Palm Beaches 2002." Under a section labeled "Best Community for Adults 55-Plus," Century Village was ranked Number One. Now, admittedly, this was a "Special Advertising Section," and readers had been asked for weeks to submit their choices, but the reasons given for being Numero Uno are valid: "Affordable prices, outstanding amenities, and a convenient location." That's just the opening sentence. Mentioned on the same page are the Breakers and PGA National. Not bad company. Tell the kids.

I'm less happy with our cable company, Adelphia. First, it's left our main roads spaced with ruts that act as sort of inverse speed bumps; one has to slow down in spots because the road sinks. Then, the company's CEO having been hauled off to prison for bilking the outfit he founded, methinks said company is trying to get it all back from us. It removed all the commercial-free entertainment channels — PBS is classified as "intellectual" — and charges extra for watching a decent (or indecent) movie. Well, I'm a film buff, so I signed up for an Introductory Digital Package, but I am complaining. If nothing else, the company ought to pay us for road damage.

There's sad news for lovers of opera. Anton Guadagnino, long-time conductor and music director of Palm Beach Opera, died in Vienna shortly after conducting a performance there. As with everyone else who knew him personally, I regarded Maestro as both a great conductor and a friend. He'll be missed.

I still miss Ulf Bjorlin, who conducted the Greater Palm Beach Symphony. He, too, became a personal friend.

I miss two dinner theaters, Jan McArt's Royal Palm Dinner Theatre and Burt Reynolds Dinner Theatre, not because they served food, but rather for the reason both Jan

and Burt were dedicated to their profession and both understood that theater functions primarily to entertain. I like plays that make you think and have written them, but the older I get, the more I feel that "messages" are best delivered by essayists. By the way, the Jupiter Theatre is expected to reopen later this season (without Mr. Reynolds). Stay tuned.

Also happening:

**Theater**

**Florida Stage** (Manalapan) opens with the world premiere of *The Last Schwartz* by Deborah Zoe Laufer. Quoting the publicist: "In this poignant comedy, a traditional family gathering meant to express unity becomes a launching pad where truths are told, secrets are bared, and each member of the Schwartz family blasts off to a universe of points and possibilities yet to discover" (telephone 585-3433).

**Broadway in Palm Beach** begins with the revised version of Kander and Ebb's classic musical *Cabaret*, a "message play" that manages also to be highly entertaining. I've always thought the stage version to be superior to the award-winning screen version. For the movie, director/choreographer Bob Fosse emphasized the dance sequences. In so doing, he left out two key roles written for an older man and woman whose Jewish-Gentile love falls victim to the Nazis. "Life is a Cabaret, Old Chum," at **The Kravis Center** (West Palm Beach) November 5-10. Barbara Cook graces **The Royal Poinciana Playhouse** stage (Palm Beach) as she sings *Mostly Sondheim* December 3-15. Ex-New Yorkers remember Miss Cook well and fondly. If you've never seen her, she has a big, sweet voice that can intone show tunes and cabaret songs as few others can (659-3310 or 1-800-572-8471).

**The Caldwell Theatre Company** (Boca Raton) holds a *Master Class* commencing November 3. When this Terrence McNally play about the life and music of Maria Callas came around a

few seasons back (starring Faye Dunaway), I thought it was one of the best shows of the decade. Callas was an opera diva in a class by herself. Perhaps only the tenors Caruso and Pavarotti aroused audience passions on stage and off the way this remarkable soprano did. Thanks to actual recordings of her voice, McNally's play captures at least a hint of her artistry and temperament and has you wishing that you could have sat in on her master class, but it surely leaves you hankering to hear a lot more Maria Callas. Previews begin October 15. Opening night is November 3 (1-561-241-7432).

**Music and Dance**

**Palm Beach Opera's** season begins with a new man leading from the orchestra pit and an old lecher on stage. Mozart's *Don Giovanni* struts about December 6-9 (833-7888). **The Florida Philharmonic**, also searching for a new "permanent" conductor, plays November 3 and 18 (1-800-226-1812). All performances at **The Kravis Center**.

**National Hadassah Convention**

By Sarah Kenvin



Seven women who attended the convention were: Toby Duvov, Gayle Laurene, Rosetta Abraham, Mary Sandler, Martha Sheffrin, Martha Stern, Lisa Burstein.

On September 18, 2002, at the Judith Epstein Hadassah meeting, Toby Duvov and Gayle Laurene reported on the Hadassah convention held in July 2002 in Orlando. It was the first convention that either had ever attended and their pleasure in reporting it was contagious.

In spite of the short distance to the convention hall from the hotel where they were registered, a group of golf carts waited to assist those who found it difficult to walk. Naturally, most attendees found it really tiring.

The report was awesome and funny at the same time. They had demonstration materials about every facet of the convention. As a matter of fact, Mickey Mouse was also there. As the days progressed, they spoke of the many various program choices they had to make each day. There were seven stuffed sacks to show the amount of money collected from Hadassah chapters for the year.

The type of reporting was different and innovative and everyone enjoyed it immensely.

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# Recreation

Continued from page 30



Summer is on the wane, cooler weather is on the way, making for more comfortable golf and some of our snow-bird members have started returning. We spent the summer holding leisurely tournaments and generally having a good time. A recent tournament I want to mention, particularly, was one we called "The Gay Blade." It consisted of two-man teams and both team members drove off the tee, the best drive was selected, and then continued on an alternate shot basis until the ball was holed. Depending on how your partner did with his shots, one continued to have a friend or, maybe, never spoke to him again (until the next hole anyway) It was a lot of fun and everyone seemed to take it in good spirit and enjoyed themselves.

Over the summer, we gained a few new members whom we heartily welcome into our fold. If you happen to be teamed with any of the following in the near future, introduce them around and make them feel welcome: **Gene Corneroli, L.J. Coughlin, Thomas Diamonte, Ben Golden, Al Thomes, and Jack Warren** (who commutes all the way over from the city of Wellington).

Two rules I feel need to be covered again and again. These are what to do if you hit into the water, and moving objects in the traps or hazard and grounding your club therein. If a ball goes in the water, you pick the spot, as best you can, where it crossed the land and, from that spot, **drop** a ball within two club lengths of an imaginary hazard line no closer to the hole and play from there. If the ball goes in the water off the tee, you have the option of the foregoing or hitting off the tee again. In either case, you must take a one stroke penalty and count both hits. In a trap or hazard, **your club must not be grounded before your shot and no object may be moved or removed before your hit.** This means that even if a tree branch has fallen in the trap, and your ball is under it, the object may not be moved or

removed. You can take an unplayable lie, though, and drop somewhere else in the trap or hazard, no closer to the hole, and play from there with a one stroke penalty for the unplayable lie. Once I hit a ball off the tee, which rolled down the bank and into the water's edge, and ended up inside a plastic bag I was told that because the plastic bag was not a natural object and had no business being there that I could remove my ball without penalty and hit from there if I so wished. I don't know how true this is, though.

OK. Nuff said. Let's play golf and don't forget our monthly meetings, which now are to be held in a restaurant with lunch included at a reduced fee and are held on the first Monday of every month.



I hope you all had a good summer wherever you were, here, abroad, or up north. Now that the summer has come to an end, it is time to think of our upcoming sailing season.

Our regular club meetings remain the second Friday of the month. The next meeting is November 8<sup>th</sup> at 10 am in the card room.

Practice and fun races will resume on Tuesday, December 3<sup>rd</sup> through December 31<sup>st</sup>, at 1 pm. Those wishing to participate should be dockside by 12:30. This has

always been a most relaxing and enjoyable activity for all, even spectators.

Our always successful sailing club breakfast is scheduled for December 8<sup>th</sup> at 9:30. Don't forget our installation dinner dance at the Crown Plaza on Sunday, February 23<sup>rd</sup>, at 5:30 pm. If you have not already made your reservation, please do so by the next meeting.

Please check the bulletin board at the dock for any changes or additional information. Happy Thanksgiving; see you at the dock.

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[centuryvillagewpb.org](http://centuryvillagewpb.org)

## Wish I Said That

By John Saponaro

"If men can run the world, why can't they stop wearing neckties? How intelligent is it to start the day by tying a little noose around your neck?" *Linda Ellerbee*

"I am a marvelous house keeper. Every time I leave a man I keep his house." *Zsa Zsa Gabor*

"I'm not going to vacuum 'til Sears makes one you can ride on" *Roseanne Barr*

"I think, therefore I'm single." *Lizz Winstead*

"When women are depressed they either eat or go shopping. Men invade another country." *Elayne Boosler*

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## Ode to Sour Cream

By Sophia Hertzberg

I sing the praises — it's  
 dreamy, creamy —  
 Mouth-watering blobs —  
 they make me dream —  
 Baked potatoes come into  
 their own  
 With a dollop of sour  
 cream!

Bananas, peaches, apricots,  
 too  
 Jazz up your jaded tummy  
 When sour cream is served  
 with them  
 The total effect is yummy!

Potato latkes broadly beam,  
 Raspberries proudly blush  
 When sour cream is plopped  
 on them  
 The taste, forsooth, is lush!

O what a mouthful of thick  
 white cream  
 Can do for blintzes with  
 cheese —  
 A drop of vanilla and lemon  
 juice  
 Lets you swallow blintzes  
 with ease!

Lessened calories miss the  
 boat —  
 Watery versions miss!  
 Gulp your sour cream  
 clotted and thick  
 For tongue-coating sour  
 cream bliss!

Sour cream, sour cream is  
 almost fanatical —  
 I love that richness so much,  
 My initials in jelly on sour  
 cream —  
 What a sweet personal  
 touch!

Witches and wizards, even  
 today  
 Are up to their devilish  
 "schticks" —  
 Sour cream in the cauldron,  
 stirring it up  
 Neutralizes their mischie-  
 vious tricks!

I've tried them all — and  
 they don't rate  
 Breakstone's is the very  
 best!  
 Thick and clotted, nobly  
 white,  
 It's spoon and fork above  
 the rest!

In these days of worldly  
 troubles,  
 Fear and war and strife —  
 Sour cream is the great  
 panacea  
 To bring back the rhythm of  
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- Dumb man + smart woman = affair
- Dumb man + dumb woman = marriage
- \*\*\*\*\*
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- Smart boss + dumb employee = production
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Walt Disney

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## From the Desk of Commissioner Carol Roberts

### Be an Informed and Prepared Voter

On Tuesday, November 5, voters in Palm Beach County have some very important decisions to make. The ballot for the general election is crowded with county and municipal issues, state races for the governor, state senators and House representatives, as well as the US Congress.

There are a number of important local referendums to sort through: One calls for term limits for county commissioners; another asks whether our constitutional officers should be elected nonpartisan. There are two bond issue referendums which, if approved, would enable the County to expand our library system and improve our parks and cultural facilities. There is a long list of state constitutional questions, not to mention referendums for individual towns and special taxing districts.

Not only is it a very long ballot, we also have new electronic voting machines in place. These machines performed well in Palm Beach County during the September primary, and nearly everyone found them fast and easy to operate. But many more people are expected to be voting in the general election than voted in the primary.

For these reasons, I urge you to familiarize yourself now with the new machines and the ballot issues. If you haven't voted on one of these new machines yet, make it a

point to visit the supervisor of elections office to try one out for yourself. Or, you can contact the office and ask for a demonstration at the next meeting of your local civic group, club or homeowners' association.

Better yet, consider voting via an absentee ballot. It's convenient and eliminates having to wait in line at the polling center. Previously, absentee ballots were solely for registered voters who expected to be out of town on Election Day or who had disabilities and physically could not get to the polling center. The rule has been changed to allow any registered voter the option.

With an absentee ballot, you can study it and make your choices at your own pace. Simply fill out your choices and return it to the supervisor of elections office by mail or in person on or before November 5.

The supervisor's automated phone system is set up to handle absentee requests. Simply dial 656-6200 and select option two. An assistant will take down your information and send you the ballot. If you prefer, you can ask the assistant when the absentee ballots will be available and you can pick it up and/or fill it out in person at the supervisor's office, 200 South Military Trail, West Palm Beach. If you are responding by mail, place your request at least a week before the election.

On November 5, please vote your conscience and let's have a great voter turnout.

## Mr. & Mrs. Stupid

"I never would have married you if I knew how stupid you were!" shouted the woman to her husband!

The husband replied, "You should've known how stupid I was the minute I asked you to marry me!"

*From the Internet*

## Wish I Said That

By John Saponaro

"The statistics on sanity are that one out of every four Americans is suffering from some form of mental illness. Think of your three best friends. If they're okay, then it's you."

*Rita Mae Brown*

"They that can give up essential liberty to obtain a little temporary safety deserve neither liberty nor safety."

*Benjamin Franklin*

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85	11.2%	44.5%	72.9%
90	12.8%	51.9%	76.7%

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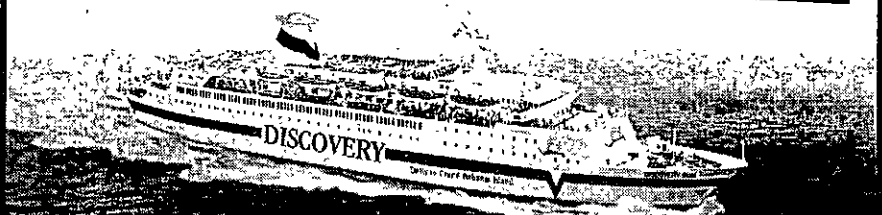
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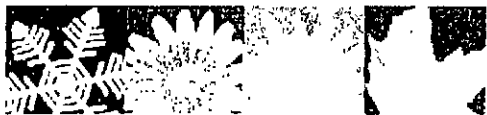
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### The Car

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A young boy had just gotten his driving permit. He asked his father, who was a rabbi, if they could discuss his use of the family car. His father took him into his study and said, "I'll make a deal with you. You bring your grades up, study your Talmud a little, get your hair cut and then we'll talk about it."

After about a month, the boy came back and again asked his father if they could discuss his use of the car. They again went into the father's study where the father said, "Son, I'm very proud of you. You have brought your grades up, and you've studied the Talmud diligently, but you didn't get your hair cut."

The young man waited a moment and then replied, "You know Dad, I've been thinking about that. You know Samson had long hair, Moses had long hair, Noah had long hair, and even Jesus had long hair."

The rabbi said, "Yes, and everywhere they went, they walked."

*From the Internet*

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# United Civic Organization, Inc.

## Financial Statements

June 30, 2002

**United Civic Organization, Inc.**  
Balance Sheet  
June 30, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
<b>Assets</b>						
Cash and cash equivalents	\$ 187,481	\$ 100,859	\$ 249,964	\$ 49,564	\$ 195,904	\$ 783,776
Investments	-	-	351,915	-	-	351,915
Accounts receivable	-	-	-	392	-	392
Prepaid funds administrative fees	-	-	-	-	1,800	1,800
Prepaid income taxes	8,684	-	-	-	-	8,684
Property and equipment, net of accumulated depreciation	4,740	772	-	7,013	-	12,525
Utility deposits	-	-	-	4,050	-	4,050
Due from other funds	43,014	-	150,000	1,065	-	194,079
<b>Total assets</b>	<b>\$ 243,921</b>	<b>\$ 101,631</b>	<b>\$ 751,878</b>	<b>\$ 62,084</b>	<b>\$ 197,704</b>	<b>\$ 1,357,221</b>
<b>Liabilities</b>						
Unearned dues/assessments	\$ 15,708	\$ -	\$ -	\$ -	\$ 69,381	\$ 85,089
Unearned funds administrative fees	1,800	-	-	-	-	1,800
Due to other funds	1,065	14,338	14,338	164,338	-	194,079
Notes payable	269,884	-	-	-	-	269,884
<b>Total liabilities</b>	<b>288,457</b>	<b>14,338</b>	<b>14,338</b>	<b>164,338</b>	<b>69,381</b>	<b>550,852</b>
<b>Fund balance (deficit)</b>						
Appropriated	193,614	-	651,355	-	128,323	973,092
Unappropriated	(237,948)	87,293	89,721	(102,254)	-	(163,188)
Accumulated other comprehensive income (loss)	-	-	(3,535)	-	-	(3,535)
<b>Total fund balance (deficit)</b>	<b>(44,334)</b>	<b>87,293</b>	<b>737,541</b>	<b>(102,254)</b>	<b>128,323</b>	<b>806,369</b>
<b>Total liabilities and fund balance</b>	<b>\$ 243,921</b>	<b>\$ 101,631</b>	<b>\$ 751,878</b>	<b>\$ 62,084</b>	<b>\$ 197,704</b>	<b>\$ 1,357,221</b>

**United Civic Organization, Inc.**  
Statement of Revenues, Expenses and Other Comprehensive Income  
For the six months ended June 30, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
<b>Revenues</b>						
Member dues/assessments	\$ 15,708	\$ -	\$ 565,488	\$ 309,486	\$ 666,496	\$ 1,517,178
Interest and dividends	1,594	633	9,287	764	2,381	14,679
Investigation	64,980	-	-	-	-	64,980
Advertising	-	40,746	-	-	-	40,746
Bus passes	-	-	1,624	-	-	1,624
Funds administrative fees	1,800	-	-	-	-	1,800
Lunchroom income	1,921	-	-	-	-	1,921
Copy income	671	-	-	-	-	671
Gate passes	-	-	-	11,862	-	11,862
Bar sales	-	-	-	-	-	3,998
<b>Total revenues</b>	<b>86,674</b>	<b>41,399</b>	<b>576,399</b>	<b>326,110</b>	<b>668,877</b>	<b>1,699,459</b>
<b>Expenses</b>						
Allocable administrative expenses	9,215	9,215	9,215	9,215	-	36,860
Allocable professional fees	15,520	15,520	15,520	15,520	-	62,080
Bank charges	79	-	-	114	-	193
Beautification	15,142	-	3,350	31,623	-	50,115
Investigations	22,964	-	-	-	-	22,964
Legal fees	19,108	-	-	-	-	19,108
Depreciation	527	248	-	1,754	-	2,529
Printing, postage, office	-	13,689	-	-	-	13,689
Repairs and maintenance	-	-	844	9,102	-	9,946
Utilities and telephone	-	-	-	1,810	380	2,190
Transportation contract	-	-	517,036	-	-	517,036
Faring	-	-	17,001	-	-	17,001
Signs	-	-	967	-	-	967
Ambulance contract	-	-	-	57,950	-	57,950
Security contract	-	-	-	245,791	-	245,791
Cable contract	-	-	-	571,832	-	571,832
Security related expense	-	-	-	58,416	-	58,416
Gatehouse expenses	-	-	-	1,325	-	1,325
Pump maintenance	-	-	-	27,850	-	27,850
Interest expense	17,129	-	-	-	-	17,129
Irrigation	454,850	-	-	-	-	454,850
Casualty and travel	264	-	14,875	-	-	15,139
Funds administrative fees	-	-	-	-	1,800	1,800
<b>Total expenses</b>	<b>554,798</b>	<b>38,672</b>	<b>578,698</b>	<b>374,670</b>	<b>659,822</b>	<b>2,206,660</b>
<b>Excess revenues over (under) expenses</b>	<b>(468,124)</b>	<b>2,727</b>	<b>(2,299)</b>	<b>(48,560)</b>	<b>9,055</b>	<b>(507,201)</b>
<b>Other comprehensive income (loss)</b>						
Unrealized loss on investments	-	-	(3,535)	-	-	(3,535)
<b>Total comprehensive income (loss)</b>	<b>\$ (468,124)</b>	<b>\$ 2,727</b>	<b>\$ (5,834)</b>	<b>\$ (48,560)</b>	<b>\$ 9,055</b>	<b>\$ (510,736)</b>

**United Civic Organization, Inc.**  
Statement of Cash Flows  
For the six months ended June 30, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
<b>Operating Activities</b>						
Dues/assessments collected from members	\$ 31,416	\$ -	\$ 565,488	\$ 309,486	\$ 735,077	\$ 1,642,267
Interest and dividends collected	1,594	633	9,287	764	2,381	11,229
Cash collected from investigations	64,980	-	-	-	-	64,980
Cash collected from reporter ads	-	40,746	-	-	-	40,746
Cash collected from bus passes	-	-	1,624	-	-	1,624
Funds administrative fees collected	3,600	-	-	-	-	3,600
Lunchroom income collected	1,921	-	-	-	-	1,921
Cash collected from gate passes	671	-	-	-	-	671
Cash collected from bar sales	-	-	-	11,862	-	11,862
Cash paid to suppliers of goods and services	(128,920)	(41,060)	(384,693)	(404,022)	(664,296)	(1,822,001)
<b>Net cash provided (used) by operating activities</b>	<b>(24,728)</b>	<b>339</b>	<b>(11,749)</b>	<b>(77,917)</b>	<b>73,962</b>	<b>(40,103)</b>
<b>Investing Activities</b>						
Purchase of mutual fund investment	-	-	(252,000)	-	-	(252,000)
Purchase of property and equipment	(5,266)	-	-	-	-	(5,266)
<b>Net cash used by investing activities</b>	<b>(5,266)</b>	<b>-</b>	<b>(252,000)</b>	<b>-</b>	<b>-</b>	<b>(257,266)</b>
<b>Financing Activities</b>						
Payments on notes payable	(82,152)	-	-	-	-	(82,152)
Interfund borrowings	47,254	2,733	(96,221)	29,116	(2,882)	-
<b>Net cash provided (used) by financing activities</b>	<b>(14,898)</b>	<b>2,733</b>	<b>(96,221)</b>	<b>29,116</b>	<b>(2,882)</b>	<b>(82,152)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(44,902)</b>	<b>3,072</b>	<b>(359,970)</b>	<b>(48,801)</b>	<b>71,080</b>	<b>(379,521)</b>
<b>Cash and cash equivalents, January 1, 2002</b>	<b>232,287</b>	<b>97,877</b>	<b>609,934</b>	<b>98,363</b>	<b>124,824</b>	<b>1,163,297</b>
<b>Cash and cash equivalents, June 30, 2002</b>	<b>\$ 187,481</b>	<b>\$ 100,859</b>	<b>\$ 249,964</b>	<b>\$ 49,564</b>	<b>\$ 195,904</b>	<b>\$ 783,776</b>

**United Civic Organization, Inc.**  
Statement of Changes in Fund Balance  
For the six months ended June 30, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
<b>Fund balance (deficit), January 1, 2002</b>	<b>\$ 170,506</b>	<b>\$ -</b>	<b>\$ 651,355</b>	<b>\$ -</b>	<b>\$ 119,268</b>	<b>\$ 941,129</b>
<b>Excess revenues over (under) expenses</b>	<b>22,908</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,055</b>	<b>31,963</b>
<b>Appropriated fund balance, June 30, 2002</b>	<b>193,614</b>	<b>-</b>	<b>651,355</b>	<b>-</b>	<b>128,323</b>	<b>973,092</b>
<b>Unappropriated fund balance (deficit), January 1, 2002</b>	<b>253,084</b>	<b>84,566</b>	<b>92,020</b>	<b>(53,694)</b>	<b>-</b>	<b>375,976</b>
<b>Excess revenues over (under) expenses</b>	<b>(69,022)</b>	<b>2,727</b>	<b>(2,299)</b>	<b>(48,560)</b>	<b>-</b>	<b>(539,154)</b>
<b>Unappropriated fund balance (deficit), June 30, 2002</b>	<b>(237,948)</b>	<b>87,293</b>	<b>89,721</b>	<b>(102,254)</b>	<b>-</b>	<b>(163,188)</b>
<b>Accumulated other comprehensive income (loss), January 1, 2002</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Unrealized loss on investments</b>	<b>-</b>	<b>-</b>	<b>(3,535)</b>	<b>-</b>	<b>-</b>	<b>(3,535)</b>
<b>Accumulated other comprehensive income (loss), June 30, 2002</b>	<b>-</b>	<b>-</b>	<b>(3,535)</b>	<b>-</b>	<b>-</b>	<b>(3,535)</b>
<b>Total fund balance (deficit)</b>	<b>\$ (44,334)</b>	<b>\$ 87,293</b>	<b>\$ 737,541</b>	<b>\$ (102,254)</b>	<b>\$ 128,323</b>	<b>\$ 806,369</b>

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

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Total
<b>Excess revenues over (under) expenses</b>	<b>\$ (468,124)</b>	<b>\$ 2,727</b>	<b>\$ (2,299)</b>	<b>\$ (48,560)</b>	<b>\$ 9,055</b>	<b>\$ (507,201)</b>
<b>Adjustments to reconcile excess revenues over (under) expenses to net cash provided (used) by operating activities:</b>						
Reinvested dividends	-	-	(3,450)	-	-	(3,450)
Depreciation	527	248	-	1,754	-	2,529
<b>(Increase) decrease in:</b>						
Accounts receivable	-	-	-	1,215	263	1,478
Prepaid funds administrative fees	-	-	-	-	(1,800)	(1,800)
Prepaid expenses	2,486	-	-	-	-	2,486
Prepaid irrigation and swale expense	451,317	-	-	-	-	451,317
<b>Increase (decrease) in:</b>						
Accounts payable	(28,452)	(2,616)	(6,000)	(32,326)	(2,917)	(72,351)
Unearned dues/assessments	15,708	-	-	-	69,381	85,089
Unearned funds administrative fees	1,800	-	-	-	-	1,800
<b>Net cash provided (used) by operating activities</b>	<b>\$ (24,728)</b>	<b>\$ 339</b>	<b>\$ (11,749)</b>	<b>\$ (77,917)</b>	<b>\$ 73,962</b>	<b>\$ (40,103)</b>
<b>Non-cash investing and financing activities:</b>						
Unrealized loss on investments	\$ -	\$ -	\$ (3,535)	\$ -	\$ -	\$ (3,535)

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

**United Civic Organization, Inc.**  
**Notes to Financial Statements**  
**As of and for the six months ended June 30, 2002**



CHARLES L. LAMN, CPA  
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 Palm Beach Gardens, FL 33410  
 (561) 694-1040 Fax (561) 626-2358  
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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 June 30, 2002, and the related statement of revenues, expenses and other comprehensive income, changes in fund balance and cash flows for the six 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

August 23, 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 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 and parking areas within the community. Expenses of this fund 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 consist of those connected with the securing of the community, and those directly related to the maintenance of the guardhouses, entry computer system and perimeter fences.

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

**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.

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):**

**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 any 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.

Participating Associations are required to collect and remit the above assessments for their members.

**Cash and Cash Equivalents**

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

**Marketable Securities**

The Organization's investments in certificates of deposit 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.

**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 June 30, 2002 as held to maturity and available for sale in accordance with generally accepted accounting principles.

Investments at June 30, 2002 consisted of the following:

	Transportation Fund
Mutual fund	\$ 255,450
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	355,450
Aggregate fair market value	<u>351,915</u>
Gross unrealized holding loss	<u>\$ 3,535</u>

**3. PROPERTY AND EQUIPMENT:**

Property and equipment as of June 30, 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>(8,454)</u>	<u>(10,253)</u>	<u>(21,890)</u>	<u>(40,597)</u>
	<u>\$ 4,740</u>	<u>\$ 772</u>	<u>\$ 7,013</u>	<u>\$ 12,525</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 six months ended June 30, 2002 of \$22,908 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

**United Civic Organization, Inc.**  
**Notes to Financial Statements**  
**As of and for the six months ended June 30, 2002**

**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 June 30, 2002 in excess of insured amounts approximate \$8,500.

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 June 30, 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 base contract 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. NOTES PAYABLE:**

Notes payable 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%.

\$ 269,884

Annual requirements to amortize notes payable are as follows.

June 30:	
2003	\$ -0-
2004	85,529
2005	89,888
2006	94,467
	<u>\$269,884</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 June 30, 2002.

**9. INCOME TAXES:**

These interim financial statements do not reflect an accrual for income taxes, as the Organization believes the amount of estimated taxes paid through June 30, 2002 approximate the actual tax liability for this period. Additionally, at June 30, 2002, the Organization has allocated these estimated taxes equally to the General, Reporter, Transportation and Security Fund as allocable administrative expenses.

**United Civic Organization, Inc.**  
**Supplementary Schedule I**  
**Schedule of Operating Fund Revenues and Expenses**  
**- Budget and Actual**  
**For the six months ended June 30, 2002**

	Operating Fund Six Months Budget	Operating Fund Six Months Actual
<b>Revenues</b>		
Member dues/assessments	\$ 15,708	\$ 15,708
Interest and dividends	5,100	1,594
Investigation	67,000	64,980
Administrative fees	1,800	1,800
Luncheon income	50	1,921
Copy income	50	671
<b>Total revenues</b>	<u>\$ 89,708</u>	<u>\$ 86,674</u>
<b>Expenses</b>		
Allocable administrative expenses	\$ 12,740	\$ 9,215
Allocable professional fees	12,450	15,520
Real estate taxes	250	-
Bank charges	150	79
Beautification	7,854	15,142
Gifts	250	-
Investigations	30,000	22,964
Legal fees	22,000	19,108
Depreciation	-	527
Interest expense	-	17,129
Irrigation	52,540	454,850
Canals and swales	-	264
Prior year surpluses	(48,526)	-
<b>Total expenses</b>	<u>\$ 89,708</u>	<u>\$ 554,798</u>

**United Civic Organization, Inc.**  
**Supplementary Schedule II**  
**Schedule of Reporter Fund Revenues and Expenses**  
**- Budget and Actual**  
**For the six months ended June 30, 2002**

	Reporter Fund Six Months Budget	Reporter Fund Six Months Actual
<b>Revenues</b>		
Interest and dividends	\$ 2,500	\$ 653
Advertising	36,500	40,746
<b>Total revenues</b>	<u>\$ 39,000</u>	<u>\$ 41,399</u>

<b>Expenses</b>		
Allocable administrative expenses	\$ 12,740	\$ 9,215
Allocable professional fees	12,450	15,520
Real estate taxes	250	-
Bank charges	50	-
Depreciation	-	248
Printing, postage, office	16,720	13,689
Utilities and telephone	200	-
Prior year surpluses	(3,410)	-
<b>Total expenses</b>	<u>\$ 39,000</u>	<u>\$ 38,672</u>

**United Civic Organization, Inc.**  
**Supplementary Schedule III**  
**Schedule of Transportation Fund Revenues and Expenses**  
**- Budget and Actual**  
**For the six months ended June 30, 2002**

	Transportation Fund Six Months Budget	Transportation Fund Six Months Actual
<b>Revenues</b>		
Member dues/assessments	\$ 565,488	\$ 565,488
Interest and dividends	12,000	9,287
Bus passes	1,800	1,624
<b>Total revenues</b>	<u>\$ 579,288</u>	<u>\$ 576,399</u>

<b>Expenses</b>		
Allocable administrative expenses	\$ 12,740	\$ 9,215
Allocable professional fees	12,450	15,520
Real estate taxes	250	-
Bank charges	150	-
Beautification	-	3,250
Gifts	300	-
Exterminating	600	844
Transportation	393,000	517,026
Paving	11,700	17,001
Signs	-	967
Canals and swales	25,000	14,875
Roads, bridges and walkways	123,098	-
<b>Total expenses</b>	<u>\$ 579,288</u>	<u>\$ 578,698</u>

**United Civic Organization, Inc.**  
**Supplementary Schedule IV**  
**Schedule of Security Fund Revenues and Expenses**  
**- Budget and Actual**  
**For the six months ended June 30, 2002**

	Security Fund Six Months Budget	Security Fund Six Months Actual
<b>Revenues</b>		
Member dues/assessments	\$ 309,486	\$ 309,486
Interest and dividends	6,600	764
Gate passes	12,500	11,862
Bar codes	3,150	3,998
<b>Total revenues</b>	<u>\$ 331,736</u>	<u>\$ 326,110</u>

<b>Expenses</b>		
Allocable administrative expenses	\$ 12,740	\$ 9,215
Allocable professional fees	12,450	15,520
Real estate taxes	250	-
Bank charges	150	114
Beautification	25,000	31,623
Depreciation	-	1,754
Repairs and maintenance	-	9,102
Utilities and telephone	2,800	1,810
Security contract	257,430	245,791
Security related expense	50,900	58,416
Prior years surpluses	(29,984)	1,325
<b>Total expenses</b>	<u>\$ 331,736</u>	<u>\$ 374,670</u>

**United Civic Organization, Inc.**  
**Supplementary Schedule V**  
**Schedule of Restricted Fund Revenues and Expenses**  
**- Budget and Actual**  
**For the six months ended June 30, 2002**

	Restricted Fund Six Months Budget	Restricted Fund Six Months Actual
<b>Revenues</b>		
Member dues/assessments	\$ 664,538	\$ 666,496
Interest and dividends	4,700	2,381
<b>Total revenues</b>	<u>\$ 669,238</u>	<u>\$ 668,877</u>

<b>Expenses</b>		
Bank charges	\$ 150	\$ -
Utilities and telephone	-	380
Ambulance contract	56,002	57,960
Cable contract	596,590	571,832
Pump maintenance	12,696	27,850
Administrative fees	1,800	1,800
Income taxes	2,000	-
<b>Total expenses</b>	<u>\$ 669,238</u>	<u>\$ 659,822</u>

## 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
SOVERSET	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
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	XXXX	XXXX	XXXX	XXXX	XXXX
CLUBHOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:25	7:25	8:25	9:25	10:25
PUBLIX	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	LUNCH	XXXX	XXXX	XXXX	XXXX	XXXX
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
CAMBRIDGE	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
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
COVENTRY	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	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	lunch	XXXX	XXXX	XXXX	XXXX	XXXX
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 II	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
GREENBRIAR	8:03	9:03	10:03	11:03	1:03	2:03	3:03	4:03	5:03	6:03	7:03	8:03	9:03	10:03
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 I	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	XXXX	XXXX	XXXX	XXXX	XXXX
CLUBHOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	XXXX	XXXX	XXXX	XXXX	XXXX
PUBLIX	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	lunch	6:25	7:25	8:25	9:25	10:25

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	
<b>WE DO BUS CHARTERS</b>	
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	PHAR-	P.B.		PUBLIX	CLUB	
HOUSE	K-MART	MOR	MALL	J.C.C.	COMM DR	HOUSE
9:00	9:10	9:20	9:25	9:05/9:35	STOP	9:45
10:00	10:10	10:20	10:25	10:05/10:35	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			3:45
4:00	4:10	4:20	4:25			4:45
5:00	5:10	5:20	5:25		5:40	5:45
6:00	6:10	6:20	6:25		6:40	6:45

EXPRESS BUS						
LEAVE CLUB HOUSE AT 8:40, DO THE PERIMETER DRIVE						
CLUB	PINE	WINN	PUBLIX	PERIM	CLUB	
HOUSE	TRAIL	DIXIE	PUBLIX	DRIVE	HOUSE	
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	POST	RODS		DREXEL	OUTLET	BABY	POST	PERIM	CLUB	
HOUSE	OFFICE	REST.	LIBRARY	HUMANA	PLAZA	MALL	SUPER	OFFICE	DRIVE	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	RODS	OUTLET	PINE	CROSS	PHAR		P.B.		CLUB	
HOUSE	REST.	DREXEL	MALL	TRAIL	COUNTY	MOR	CHURCH	MALL	PUBLIX	HOUSE
9:00	9:05	9:10	-----	9:20	9:25	-----	9:35	-----	9:40	9:45
10:00	10:05	10:10	-----	10:20	10:25	-----	10:35	-----	10:40	10:45
11:00	11:05	11:10	-----	11:20	11:25	11:30	11:35	-----	11:40	11:45
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	-----	2:40	2:45	2:50
3:00	3:05	-----	3:10	3:20	3:25	3:30	-----	3:40	3:45	3:50
4:00	4:05	-----	4:10	4:20	4:25	4:30	-----	4:40	4:45	4:50
5:00	5:05	-----	5:10	5:20	5:25	5:30	-----	5:40	5:45	5:50
6:00	6:05	-----	6:10	6:20	6:25	6:30	-----	6:40	6:45	6:50

SPECIAL BUS			
MONDAY			
C-HOUS	9:35		XXX
WELL-M	10:05	1:15	XXX
C-HOUS	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-HOUS		1:45	2:30

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

## Seacrest Special Services

*Welcomes You!*

Seacrest Services takes pride in being your professional, complete service provider from Painting to Pest Control, Landscape Design / Installation and all Building Maintenance Services. Seacrest has the solution to all your needs. Call today for an appointment to meet with one of our Industry Specialists to provide your community with the knowledge and experience you deserve. Expect quality, prompt and professional service coupled with a clear and competitive proposal. Our quotes are satisfaction guaranteed, so expect to be pleasantly surprised with the care and attention given to your concerns by the benchmark of service companies since 1975.

### Seacrest Services

Enjoy Our Good Nature

Expect Great Service

Experience the Professional Service

#### CENTURY VILLAGE DIRECT LINE NUMBERS

CUSTOMER SERVICE	656-6310
PEST CONTROL	656-6311
BUILDING MAINTENANCE SERVICES	656-6312
ACCOUNTING	656-6313
MAIN OFFICE	697-4990
LANDSCAPE DESIGN / INSTALLATION	656-6354

**Seacrest Services, Inc., 2400 Centre Park W. Dr. Suite 175, W. Palm Bch, FL 33409**

#### ❖ **Building Maintenance Services**

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

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

#### ❖ **Painting Services**

- Pressure Cleaning and preparation
- Parking stops & lot striping
- Waterproofing and Sealing
- Exterior patios and doors
- Exterior Caulking
- Optional Multi Color Designs
- Catwalks and walkways
- 5-7 year warranties by Seacrest and painting manufacturers
- Exterior painting

#### ❖ **Landscape Design and Installation Services**

- Creative and colorful ideas
- Concrete Borders
- Tree removal and installations
- Landscape Lighting
- Erosion repair
- Irrigation Installation
- Decorative rock installations
- Waterfalls and fountains
- Designs and illustrations
- Mulching Services
- Grading and drainage applications
- Complete landscape installation
- Landscape Renovations

#### ❖ **Pest Control Services**

- Interior Pest Control
- Bait stations
- Exterior perimeter of building
- Crack and crevice treatment
- Lawn and ornamental services
- Home pest control evaluations
- Fire ant control
- Homeowner Association representation
- Rodent control

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