

Reporter



Happy Chanukah

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

Volume 21 No. 10

December 2002

President's Message

Vivian Walsh



Courtesy is a two way street! It seems that many of our residents are rude and abusive to those volunteers who give their time for the benefit of our residents. Also, abuse of the guards at our gates and at the Clubhouse will not be condoned. I should hope that our residents are mature enough to control themselves and not verbally abuse those people who are just trying to do their job to make our lives easier and safer.

I have had several meetings with the presidents of various associations. These meetings are very productive. They have told me that this is the first time they feel that UCO is listening to them.

Many who have recently returned from up north have expressed their surprise and delight at what changes have been made in beautifying the entrances to our Village.

Our transportation system is working well and running smoothly and we have effected many savings.

Please do not bring any kind of food into the Card Room at the Clubhouse. Residents have been throwing candy wrappers and other debris on the new carpet. We would not do this in our own home, so please cooperate in our Clubhouse.

Gate passes for January, February and March will be issued beginning December 20, 2002

WORKSHOPS JANUARY 20 & 22, 2003

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

Delegate Meeting

Fri., Dec. 6, 2002, at 9:30 am
in Auditorium
All Welcome!!!

Bar Codes Will Be Issued
on Fri., Dec. 13, 2002, 9 to 11 am
Anshei Sholom Synagogue

A New Neighbor Coming

By Dave Bernstein

I was recently contacted by Mr. Manny Andrade, who is the owner of the Dunkin' Donuts outside our South Gate. He called to explain that he has purchased the Gladstone property between the firehouse and library and wants to explain to his new neighbors what his plans are for the property.

We invited him to our executive board meeting, and when he arrived, he graciously treated the members to his freshly baked donuts — mmm, they hit the spot.

We spoke for a few minutes and he left the picture of his proposed store-office building complex, which will be built on the first lot on the right, next to the firehouse. Included in this section will be a car wash next door to the firehouse. Entrances and exits will all be from Okeechobee Boulevard.

He also showed proposals for the other two parcels, which will be office buildings and medical offices. Parking will be in the rear. The retention lake will continue to be a buffer zone between the property and Century Village and the security fence on their side of our security fence will be maintained. This will keep in place the double security in place now. In addition, a hedge was planted, with trees which will eventually close off the area.

Mr. Andrade also explained that if further questions needed answering, he is available to our UCO offices to meet with them and give further details. If you have questions, give them to me at the UCO office and I will try to get them answered for you.

Speculative Leasing of Units

By Bob Fogelman

A peculiar situation has developed here in Century Village. It seems that entrepreneurs are buying many units and are then leasing the units to others as a regular practice for business, speculative investment, or other similar purpose

This will allow individual associations to legally reject those speculators who would purchase units purely for investment as long as the association can show that the purchaser is doing this as a regular practice.

UCO suggests that all associations should add this to their bylaws in order to prevent speculators from buying units for rental purposes throughout the Village as a regular practice.

The wording of the amendment is as follows:

1. Article XIII of the Declaration is amended as follows:
XIII: USE AND OCCUPANCY

The owner of a unit shall occupy and use his apartment unit as a single family private dwelling, for himself and the adult members of his family, and his social guests, and for no other purpose including business purposes. Therefore, the leasing of units to others as a regular practice for business, speculative, investment, or other similar purposes is not permitted.

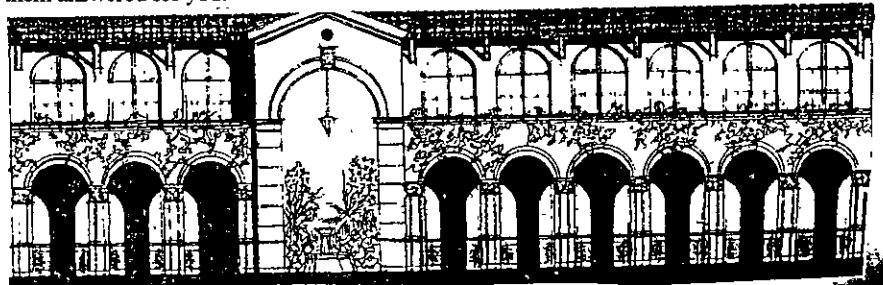
2. Article XI of the Declaration is amended as follows:

PROVISIONS RELATING TO SALE OR RENTAL OR OTHER ALIENATION OR MORTGAGING OF CONDOMINIUM UNITS
SALE OR RENTAL OF UNITS — Association to

Have First Right of Refusal. The Board of Directors of the Association, within thirty (30) days after receiving such notice and such supplemental information as is required by the Board of Directors or Management Firm, shall either consent to or reject the transaction specified in said notice, or by written notice to be delivered to the unit owner's unit (or mailed to the place designated by the unit owner in his notice), from the Board of Directors or Management Firm to the unit owner. However, the Association shall not unreasonably withhold its consent to any prospective sale, rental, or lease.

Provided however, each unit owner shall use his or her unit as a private dwelling for himself or herself and his or her immediate family, and for no other purpose including business purposes. Therefore, the leasing of units to others as a regular practice for business, speculative, investment, or other similar purposes is not permitted. Should any person intend to purchase or lease a unit for such business, speculative, investment, or other similar purposes, then the Association may deny approval of such purchase or lease.

3. The provisions of this Amendment shall not apply to leases already reviewed and approved by the Association as of the effective date of this Amendment. However, this Amendment shall apply at the expiration of any such existing leases.



Artist's rendering of new shops next to donut store.

At the Delegates Meeting

Betty Lapidus



November 1, 2002

President's Report

The Medical Building
Working on the bids for reconstruction of this building.

Water Reclamation
We are awaiting reports from the Palm Beach County Water Utilities Department. These should be coming through shortly.

Committee Reports

Bar Codes Sid Schuman reported this will take place next Friday, as usual 9-11 am at the synagogue.

Defibrillator Bernie Ross exhibited the paddle equipment and explained the methods of use. Three of these defibrillators have been donated by WPRF, Inc. One is in the Rover, one is in the Auditorium, and one is in the Health Club. Guards have been trained to use them.

CV Computer Club Ken Davis reported that there is a deal with Adelphia for CV

customers to get high speed access for a \$30 monthly fee.

Lighting Larry Kall reported that, finally, all the lights are in; let him know if a bulb is not working.

Lifts Reporting for Phyllis Richland, Larry said that the lift company will train people on how to use the lifts.

Programs and Services
Pearl Schneyer reported that she will investigate the system of reserving tables in the Party Room.

C.A.T. Len Lipofsky reported on the "Car Auto Theft" decal. Friday, November 15th, from 8:30 to 11 am, in our new room at the site of the old gym in the Clubhouse.

Insurance Dan Gladstone asked us to try to get unit owners' cooperation to shut off water valves to prevent leaks. We are trying to get better coverage for property insurance.

Approved Amendment to Bylaws

**ARTICLE IX
MEETINGS OF THE
DELEGATE ASSEMBLY**

G. QUORUM. A majority of delegates (176) who have been seated at any annual, regular, or special meeting of the Delegate Assembly shall constitute a quorum for the transaction of business at such meeting and unless otherwise provided in these Bylaws, any vote may be passed by a majority of the delegates present at the meeting. During the months of June, July, August and September, 117 delegates will constitute a quorum.

Replace with: A quorum shall consist of 141 seated delegates at any annual, regular, or special meeting of the Delegate Assembly for transaction of business at such meeting. Any vote may be passed by a majority of the delegates present at the meeting. Except that during the months of June, July, August and September, 105 seated delegates will constitute a quorum.

"Friendship is precious, not only in the shade, but in the sunshine of life; and thanks to a benevolent arrangement of things, the greater part of life is sunshine."
Thomas Jefferson

Security

David Bernstein



Hi, everyone, once again. Among other things in my life, the days now, too, are getting shorter. With the early hours of darkness comes certain dangers to our residents, so please observe the following.

1. When walking on the roads after dark, face oncoming traffic so you can see vehicles and avoid danger.

2. Wear light colored clothing or some type of reflective gear to be more visible.

3. Use the sidewalks when walking on the perimeter roads.

Many of us have difficulty seeing after dark. It might be best if we are honest with ourselves and give up driving after dark. It's a big inconvenience in our way of life and a blow to our egos, but in the long run it can save lives, including our own.

New owners have been coming in to the UCO office, seeking guidance on the procedures for entering and leaving the Village, calling in guests, and getting a bar code. Please allow me to go over the procedures with you once again.

1. Bar codes are given out on the second Friday of each month at Congregation Anshei Sholom synagogue, located inside our Village. The

hours are 9 to 11. You will need a vehicle registration and Century Village identification, and must bring your car with you so that the bar code can be put on at that time.

2. To call in guests, fill out the required form at the UCO office and show your ID. The form will then be processed into the computer the next day. The number to call in your guests is 689-1759. A recording will give you information; you just have to give the names of the guests or the company coming to do work. You must name every adult guest that is coming — not necessary for children.

3. For any problem, and to speak to a human, call the Okeechobee guardhouse at 689-0432. Explain your problem clearly and they will help you if they can.

Always remember — for a medical emergency, fire, or police problem, call 911 first. Then call 689-0432 and explain the situation to the guard who will then send the rover car to help.

I want to wish all you turkeys a Happy Thanksgiving. Eat well. In addition, a very joyous Chanukah to all. May the lights of the Menorah bring joy into your home.



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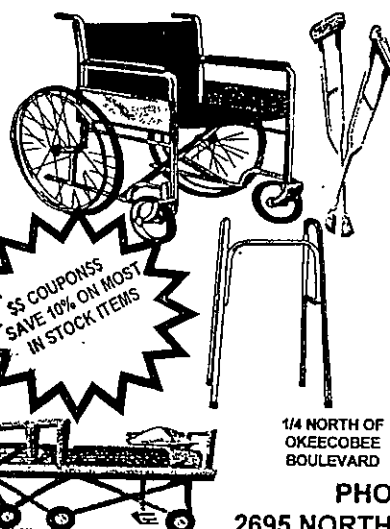
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Investigations

David Frankel



A Reminder to All Associations Following is the Procedure for Investigations

Chapter 718—A contract for purchase, lease, transfer of a deed, or a request for a live-in occupant or live-in companion or for lifetime tenancy must be given to the Condominium Association. This must be accompanied by a \$100 check made out to the association for the investigation. *The Association deposits this check and issues an Association check for \$100 made out to UCO.* A married couple will be one (1) investigation. All other requests will require separate investigations, therefore, checks will be required for each investigation.

Anyone can bring the contract, etc., together with the check to UCO. An application will be given to the bearer of

the contract and the check.

Chapter 718—The completed application must be returned to the Condominium Association. It should be examined immediately for completeness because the thirty (30) day time clock for approval or rejection starts now.

A Condo Board Member must sign page #4 of the application before it is returned to UCO for the investigation to begin. This will affirm that the Association has screened the application and is aware of it.

Anyone can bring the completed application, after being signed by a Board Member, to UCO, for the investigation process to begin.

Only a Condominium Officer or Board Member can pick up the completed investigation report. It is a confidential report and the Officer or Board Member will be apprised of the report.

Investigations

Ken Davis

We all know that anyone who resides in Century Village has to be investigated, but are we sure as to the reason why? One of the reasons could be that I can take a walk in the middle of the night when I can't sleep. Or, maybe, it lets me know that I won't be assessed for the payment that wasn't made, and the lien that had to be filed by the association for foreclosure. I could enumerate many reasons, but it boils down to the fact that we must keep our Century Village safe and secure. It is also important to know that the decision to accept or reject is made by the association and not by UCO.

We are so fortunate to reside here and we have to keep it this way. The investigation process is one way to keep us safe and secure.

If you are not sure of the procedures, come to UCO and we will be more than glad to help.

And, we need volunteers to help us out.

CARRY A FLASHLIGHT AT NIGHT

Lighting

Larry Kall



It took a while, but finally, all of the new lights are up and lighted. My thanks to Pat Blunck, our property manager, for all his assistance, and I am sure that he was just as frustrated as I was with the slow pace of FPL.

I have received some calls from various buildings asking if they could get lights for their buildings. The answer is yes. You can if you are willing to do something about it. As far as UCO is concerned, there is no more money available at this time for new lights. Actually, UCO now has to pay the electric bill for all the new and upgraded lights that were recently installed in the Village.

We do have sources for lighting that do not involve FPL and would be glad to assist any building that wants to improve their lighting. One of the first places to start is to upgrade your catwalk

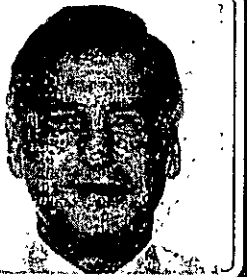
lighting to 14 or 15 watt compact fluorescent bulbs. These lights provide better lighting at much less cost than incandescent bulbs and the bulbs last much longer.

Speaking about bulbs, there is now available an exit light fixture that does not use bulbs, has a battery backup system, and is guaranteed for six years. You can also save money by installing emergency light fixtures that have replaceable bulbs and batteries. These are also available with warranties. One last item, if your building was not one of the buildings that had their electric panel boxes inspected last spring to look for problems with aluminum wire and loose connections, this inspection service will again be available to buildings for the same amount that was paid last spring or \$15 per panel box. Just contact me and I will supply you with all the details.



Insurance

Dan Gladstone



The effort that UCO is making to educate our homeowners and the presidents is fruitful. Around the month of June, UCO was receiving one call a day concerning water damages and water leaks, compared to the month of September, when UCO received one call in two weeks. This is a positive trend.

We remind the presidents of the associations that have not signed or sent the forms to the Water Utility Department to do so ASAP. If the association is involved in any water claim, the deductible of \$2,500 will come out of the association's pocket. Forms may be obtained at the UCO office.

UCO is working closely with Plastridge, our insurance

erty policy "Joint Under Writers — Citizen," with a commercial insurance company. This will improve our coverage in this volatile insurance market.

The insurance companies have suffered grim financial effects lately because of many claims and negative performance of the stock market. Much of the insurance premiums are invested in this market and bad results affect the cost of the insurance.

The Insurance Committee announces with great sorrow the passing of Herman Savoy. Herman was a member of the committee since its inception. We will surely miss his bright thinking, common sense, and wise approach. Vivian Walsh, the president of UCO, and the Insurance Committee send their condolences to the family.



HAPPY NEW YEAR



Sisterhood Anshei Sholom
Grove Street, Century Village

New Year's Eve Party

Tuesday, December 31st, 8:30 pm

Meet Old Friends — Make New Friends

Dance & Line Dance

to the Wonderful Music of

Charlie Bristol

Donation: \$25 per person

Includes Champagne Cocktail & All the Trimmings

Dairy Buffet Served at 9:30 pm

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

Programs & Services

Pearl
Shneyer



Rules, Rules, Rules

Too many rules? I often wonder how many of us realize that when we bought a unit, apartment, or, better yet, a home in Century Village, we gained a way of life incomparable anywhere. At the same time, we had to give up certain privileges and rights we take for granted in private home living. There are compromises we must make in order to insure an easier lifestyle and order for the happiness of the majority of residents.

We need to cooperate and understand this concept and not try to undo years and years of successful condominium living.

All the committees are ever alert to various problems which arise, and each exists to find solutions if they can.

There are areas which the Programs and Services Committee cannot change. Sometimes, regarding shows, movies, and dances, we can make suggestions and I will tell you we are always heard. We have an open line with management (WPRF) and get much cooperation.

Let us get back to rules, rules, rules. I, personally, wonder if you realize the time which is spent on the distribution of seasonal tickets for the shows, etc. It is impossible to please everyone regarding seating and selections.

My husband and I attended the Florida Youth Symphony presentation. The auditorium had many, many vacant seats. I could not understand why. The approximately 30 or more musicians were highly professional and delighted all who attended. All my children and now grandchildren were and are being trained musically. It was thrilling to

both of us to witness the talent these young people have. The price was not only inexpensive, but soul satisfying as well.

One Tuesday night, for Greg Bonham's performance, there was a full house. The show was fantastic. Also worth much more than we paid. However, there was some disturbance in our row. A couple decided to take our seats. We had to prove, much to my annoyance, that we were right. They did us a big favor by relinquishing the two seats. What was their next move? To the two seats next to us which were unoccupied. (Folks, this happened before the lights were out.) Well, what do you know, the intruders had to move again and give the rightful occupants their seats. These two violators took two separate seats in the row behind me. At this point, I asked if they had assigned seats. They said yes, but didn't want to sit "up there." This issue will be thoroughly discussed with management. We must have some dignity in the theater. People such as these should either be escorted back to their properly assigned seats, or removed from the theater.

We are looking forward to this season's shows, many of which we could not get in the past. Please forgive me for sounding like a hard liner, but I admit I am. Fair is fair. Rules are rules for all of us.

Please, if you are buying tickets, or selling them, roadside is a dangerous place to stay. We want all to stay safe.

If you have any problems and you think we can help, drop a note with your name and phone number in the folder for our committee in the UCO office.

General Elections 2002 — the Aftermath

By Kurt Weiss

Better days are coming — I hope. Simply: It cannot get much worse.

The results of these elections were a debacle for the Democratic party and a wakeup call as well. I am using the term "party" very loosely. Sometimes, and especially now, the morning after, I wonder whether there really exists such an organized political entity. One does not have to be a political scientist to point out the reasons why — in a non-presidential off-year election — the Democrats were soundly defeated.

The first excuse, which is going to be used to rationalize what happened, is obviously money. Democrats were outspent three or four to one. But this is not the only reason, as convenient as it may sound.

Here we have a president whose legitimacy is still in doubt in many people's minds, even after or because of the five-to-four decision of the US Supreme Court, traveling all over the country, pushing his candidates. Why were the Democrats' standard bearers not doing likewise? Where were all these aspirants to the presidency in 2004? Why did they not go all out to help their party?

Why was there no consensus among the leaders of the party as to the tax cut, which did nothing to improve the economy, which is going from bad to worse? Remember what they said only recently, "It's the economy, stupid."

So where were these guys this time? The economy was, and is, the number one topic on which the administration is vulnerable. Why was it not pressed? It impacts on everybody. After September 11, there is no doubt in anybody's mind that we all have to stand united to eradicate the evil of terrorism wherever it raises its ugly head.

This, however, has little to do with Iraq. Is it that the war against Iraq is being pushed so that sonny can finish daddy's unfinished business? Or is it more a question of "business," period — oil business? Do we want to take over Iraq's oil after the war to the exclusion of France and Russia? If it were a question of ridding this world of countries which possess and process weapons of mass destruction, what about those other two countries monitored by the

president, Iran and North Korea, one of which admitted the existence of nuclear capability? All these topics were generally put aside by those among our Democratic leaders who have White House aspirations. One can be patriotic and still object to an unnecessary war.

If One Does Not Lead, One Cannot Expect to Be Followed

Let me voice some cautionary notes in this debacle:

First of all, there is always 2004 and a lot can happen between now and then. Also, the House and Senate are still fairly closely divided. So where sixty votes are needed in the Senate to pass legislation or prevent it from passing, there are the necessary constraints. This, however, would not help in preventing judicial appointments, especially to the US Supreme Court. What is needed, and what has been sorely missing, is party discipline binding our representatives, primarily in the Senate.

How did we fare here in Florida and, even closer, in our area?

- Our congressman is still Bob Wexler.
- Our state representative is still Susan Bucher.
- Our state senator is Dave Aronberg, elected, thanks, in a large degree to the outpouring of voters in Century Village.
- Our new commissioner is Jeff Koons.

I wish to express my thanks and appreciation to the many volunteers who heeded my call and manned the phones, thus assuming a major "get out the vote" success.

Let me say something about Bill McBride. He is a good, honorable man, knowledgeable, and with the right ideas for Florida. But, he is a novice. This showed especially during the debates. I wonder why we could not have had a more experienced, better known candidate for governor.

As to Century Village: I am proud that our efforts to "turn out the vote" were so successful. This augurs well for 2004. We shall increase our efforts to organize the Village so that in 2004 we shall do even better than this time. As I said: Better days are coming! Don't give up! There is always a tomorrow!

Tennis Club Celebrates Birthday of its Oldest Player

By Gerry Epstein

Tennis Monday morning started off with donuts contributed by Tom Speerin in honor of George Cher's birthday. Some of us didn't play as well after eating a few crème donuts.

The early morning players at the CV tennis courts joined our good friend George in celebration of his 95th birthday at the Olive Garden restaurant on Monday evening, October 28. We all were happy to join in this happy occasion.

George is out playing at 7:30 almost every morning, setting an example for the rest of us. George, who formerly was a pharmacist, would always be helpful when asked about a medical problem.

After blowing out the candles on the cake, George thanked us for joining him and said he is a lucky guy.

Pregnancy Italian Style

An attorney was having an affair with his secretary. Shortly afterward, she told him she was pregnant. Not wanting his wife to know, he gave the secretary a sum of money and asked her to go to Italy and have the baby there.

"But how will I let you know when the baby is born?" she asked.

He replied, "Just send me a postcard and write 'spaghetti' on the back. I'll take care of the child's expenses."

Not knowing what else to do, the secretary took the money and flew to Italy.

Six months went by, and then one day, the attorney's wife called him at the office and explained, "Dear, you received a very strange postcard in the mail today from Europe, and I don't understand what it means."

The attorney said, "Just wait until I get home and I will explain it to you."

Later that evening, the attorney came home, read the postcard, and fell to the floor with a heart attack. Paramedics rushed him to the ER. The lead medic stayed back to comfort the wife. He asked what trauma had precipitated the cardiac arrest, so the wife picked up the card and read:

"Spaghetti, spaghetti, spaghetti, spaghetti — two with meatballs, two without."

From the Internet

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All Years Reunion

at the Beautiful Boca Country Club

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Are Your Documents Up-to-Date?

By Bob Fogelman

Now hear this! For years I have been informing you of the need for every one of our 309 condominium associations to obtain a set of the new amended documents.

It is my opinion that no condo association can operate in the fiduciary manner as prescribed by Chapter #718 with old documents that are 30-32 years old. How many associations do you think are in violation of some of the over 200 possible violations of the Bureau of Condominiums?

If the Bureau finds your condo association is in violation of minor issues, they could fine each unit anywhere from \$5 to \$500. Major violations — \$500 to \$5,000. I do not believe they are anxious to fine associations, but would rather see that we conform to the present rules and regulations.

For instance, did you know that effective January 1, 1992, the law says that in order to hold elections for your board of directors, you must send out meeting notices 60 days in advance? Unit owners who desire to have their names placed in nomination must send a letter stating so to the association secretary at least 40 days before the election meeting. Proxies cannot be used to vote in this election. If your association did otherwise, your election is null and void. We have a simplified election amendment that states only a 30 day notice is necessary and proxies are okay.

Did you know that if a lease is for less than six (6) months, the county can collect a 6% bed tax? Did you know that if a unit is sold at a foreclosure sale, the successful bidder can live in the unit without your approval as long as he/she is 55 years of age?

Our new amendments, which are included in the new documents, will correct the above condo regulations and county laws. These are

just a few examples of why your old documents need to be amended in order to bring them up-to-date.

By the way, those condo associations who updated their documents in 1990-91 must now come into the UCO office in order to obtain many of the new amendments, because much has changed in 12 years. Unfortunately, these amendments must be brought to the county clerk by the association for recording after they are voted upon and notarized.

I recently had two (2) associations inform me that they did not want the new amended documents. In 1990-91, a total of over 110 condo associations purchased new amended documents and, so far, since last year, 150 associations have received new documents from our attorney. Your check goes to him and you pay UCO only to Xerox copies for each and every unit owner. The law states that upon a sale of a unit, the seller will provide a copy to the buyer.

There are two things that I am totally, totally against. They are a "no" vote for condo reserves and short-sighted people who vote "no" for new amended documents. Please come into the UCO office and let's talk, or better still, have one of our vice presidents come to a meeting of your unit owners.

Did I mention that the unit owners vote only for the board of directors (now known as the board of administration), and not for the association officers? It is the board who elects their own officers. Remember, you are incorporated in the State of Florida, and you should have five or seven directors.

Do you think your association is in compliance with Chapter #718? This document has 30 years of new rules and regulations which are not included in your old documents.

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24 Camden A, West Palm Beach, FL 33417
Reporter Tel: 561-683-9336 Fax: 561-683-2830
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Classes in CV

by Judy Roy

Ed Chelm returns Monday, December 2, at 1:00 pm with the **Lapidary** classes. Students meet on Monday and Tuesday for four weeks. During class, they are taught how to use machines to cut, shape, and polish raw stones. When done, they can put these beautiful stones into a setting for a piece of jewelry. Register quickly.

Sketching classes will meet with Hy Berger on Tuesday, December 3, at 1:30 pm. Many artists began their artistic ventures by learning to sketch first. Get in on this small and educational class.

Tuesday, December 3, is the starting date for **Investing 101**. Class will meet at 10:00 am for a four-week series with lectures to be given by C. Brian Stewart, financial consultant. A variety of topics will be covered, such as *How to Choose an Annuity*, *Long Term Care Insurance*, and *Investing for Income*.

Our ever-popular lecturer, Frank Handler, returns Wednesday, December 4, with his **Jewish History** lectures. Don't be shut out of this great class.

Ed Chelm will be giving a **free demonstration** for a **Glass Fusion** class. The meeting will be in the Art Room at 1:00 pm on Wednesday, December 4. Have Ed show you some of the jewelry created by taking pieces of glass and things like marbles fused together to form a pin or brooch. If sufficient interest is shown, a class will be scheduled.

Gloria Shore leads her **Conversational Yiddish** classes beginning Thursday, December 4, at 10:00 am. This year, the class will be meeting in Classroom C, which used to be the old gym on the first floor.

Hy Berger's **Mixed Media Painting** classes begin on Friday, December 6, at 1:00 am in the Art Room. This is a good class if you are not very experienced with painting as it is small with a lot of

attention.

We have a **Safe Driving** class that meets at 1:30 pm on Wednesday, December 11, and Friday, December 13. This eight-hour class series is accepted by your insurance companies for a discount that is good for three years. Check with the office to become a part of this class. Be sure to bring a check as we cannot take cash for this series.

If you are looking to learn to play **Bridge**, then you need to check on the **Beginners** class that begins Friday, December 13, at 9:30 am. If you don't know a heart from a spade, then this is where you start. Sign up early.

You know the basic rules of **Bridge** but you need to brush up on your bidding skills and the play of the hand — in this case, you need the **Intermediate Bridge** with Mimi that begins Thursday, December 12, at 9:30 am. See Judy to register.

If you are interested in working with **Clay**, then put Thursday, December 19, at 10:00 am on your calendar. Our **Ceramics** teacher, Gert, will be giving a demonstration of what things she will teach in a clay class, provided there is sufficient interest. She will hold this session up in the **Ceramics Room**, so don't forget.

Last, but not least, we want to remind you of the **Lecture** on December 4 at 9:00 am given by Ann Gold. The lecture will be utilizing a tape recording by Dr. Hellen Greenblatt, who has a PhD in both immunology and microbiology. She lectures on "Immune 26" and what it can do to your immune system and your life. Call Judy with your name and phone number to reserve a place in class.

Please remember to sign up in advance as we do not take registration on the day the class begins. Also, be aware that you must be registered in order to take part in a class.

Kids Say the Darnedest Things

The math teacher saw that little Johnny wasn't paying attention in class. She called on him and said, "Johnny! What are 4, 2, 28, and 44?"

Little Johnny quickly replied, "NBC, CBS, HBO, and the Cartoon Network!"

When I stopped the bus to pick up Chris for preschool, I noticed an older woman hugging him as he left the house.

"Is that your grandmother?" I asked.

"Yes," Chris said. "She's come to visit us for Christmas."

"How nice," I said. "Where does she live?"

"At the airport," Chris replied. "Whenever we want her, we just go out there and get her."

In the supermarket, a man was pushing a cart that contained a screaming, bellowing baby. The gentleman kept repeating softly, "Don't get excited, Albert; don't scream, Albert; keep calm, Albert."

A woman standing next to him said, "You certainly are to be commended for trying to soothe your son Albert."

The man looked at her and said, "Lady, I'm Albert."

A three-year-old boy went with his dad to see a new litter of kittens.

On returning home, he breathlessly informed his mother, "There were two boy kittens and two girl kittens."

"How did you know that?" his mother asked.

"Daddy picked them up and looked underneath," he replied. "I think it's printed on the bottom."

A little girl had just finished her first week of school. "I'm just wasting my time," she said to her mother. "I can't read, I can't write, and they won't let me talk!"

From the Internet

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Phone: 561-683-9189 Fri 1pm-5pm
Fax: 561-683-9904 Address: 82 Stratford F

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

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MEETING DATES — 2002-2003

OFFICERS	EXEC. BOARD	DELEGATES
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.



Quadrant Report

By Phil Shapkin, Vice Pres.

The Gloves Are Off, and It's Bare Knuckles Time

This is the first time in all my years of being a vice president of UCO and a quadrant leader that I have written a quadrant report. I have in the past left this task up to my three cohorts, since they reported on matters that were generally timely and were problems that affected the entire Village. This is still the case, but we have a bigger problem in the fact that we now have an element moving into CV that do not know the rules, do not understand the rules, or just **don't give a damn** about rules. For those of you that fit this description, let me inform you in the strongest terms that living in CV is living the condo life.

Condo life is not the same as living in your own home or apartment. You encounter terms such as "common element" and "limited common element." I will try to explain these terms as simply as possible. The term "common element" means that all the members of the association own it. The term "limited common element" means that that property is used by you, but is legally the property of the association. This being the case, you may not use the limited common element in any way that is prohibited by the rules, bylaws, documents, Florida Statutes #718, and WPRF.

Why do I make such a strong statement? And why at this time?

As I indicated at the start of this tome, there are people living here who are violating the rules. These rules are not and were not formulated to take up space on an otherwise blank piece of paper. They have a purpose based on what is good for all, i.e., there are people that installed washers and dryers in their own units. I guess this was done because that person did not want to wait for a given time to do the wash. Or perhaps it was in their mind that they wanted their personal private items kept just that way — personal and private. Let me inform those of you that fit this profile that the rules covering this section are based on the total construction of the plumbing in your building, where the design was set up for just so much water and waste drainage.

Just picture this: If Ms. Ruben finds out that you have installed your own wash and

dry setup, she does the same. Then Mr. Tessio hears about it, and he does the same. Now the secret is out and all the unit owners opt to put in wash and dry setups, and they all start to do laundry at the same time! Guess what? The system was never built to handle this volume. It breaks down and who pays? Not only does the association pay for any repairs, but also it could very well be forced to pay for personal losses. One point that seems to get lost in this scenario is that the one way your condo has to make money, is the revenue generated by the use of a coin operated wash and dry system. So much for this violation. And now to the next one.

There are a number of buildings that are spouting an alien growth. They can be seen on roofs, on walls, and hanging off of patio railings. They are satellite dishes. The federal government has passed laws regulating the use of these dishes, and where they may be used. This agency is the Federal Communication Commission, and its ruling is the law of the land. The law states in part that these dishes may be placed only on personally owned property. You may not place or attach any part of the dish equipment on any part of the association property that is common area, or limited common area. What does this mean? The answer to that query is that you may have it in your own apartment, but it may not hang out into the common parts of the structure. The roofs, walls, and grounds are the common area. Foul, you cry? Why, if you had remembered that you had decided to live the condo life by purchasing here, you should have read all the documents that you were given upon contract signing?

I could say shame on you, but I won't. Why should I heap more on you than has already been heaped? Two cases have already been sent to attorneys and have ended up in favor of the condo associations. The reasons for these findings are already spelled out in the past few lines of this report.

There is one exception to this law, and that is if the board of directors of your association duly convenes a general meeting of all the members of the association and a motion is made to allow the dish to be placed on

common area, and this motion is then passed by the required percentage of voters, and then this motion is recorded in the minutes of said meeting, and then the minutes and the motion shall be taken to county courthouse, and duly registered by an officer of the board, then and only then may you place a dish on your association building. This looks like the end of your problem. No, not quite. If the entire procedure as described does take place, the board must take into consideration the fact that they have opened themselves to potential lawsuits. What do I mean by this? If you — the board — allow this to happen, then any accident resulting in **property damage or personal injury** will be traceable to your actions. For you see, even if you pass this amendment, you will still be in **violation of federal law**. Enough said on this matter.

We have in this Village certain rules pertaining to **parking**. People who seem to think that certain rules are made for others to adhere to are generally the cause of this complaint. They will park in a stall that is not theirs and think nothing of it, but if they find someone parking in theirs, the reverberations are deafening.

Parking stalls are limited common area, and as such **may not** be given by one individual to another. I know that it has been done in the past, and I also know that this practice usually ends up in a dispute. **Don't do it; it is a violation of the rules.** You may, by mutual agreement, allow a neighbor to use your stall for a predetermined length of time. You may, if you wish, give up your stall to a person that is handicapped, but only in writing with the proviso that when the property is sold, the use of it comes to an end and it goes back to its original owner. Some misguided boards and/or presidents have in the past given permission to their neighboring associations to use association guest stalls, and the recipients of this show of neighborliness have taken this to mean a gift. **Wrong.** You may not give away property that is not wholly yours, and being on the board in any capacity does not give you that right.

I can go on and on, but I think I will stop at this point so as to give me time to put

Recreational Activities



Our president, Perle Metnick, presided over our first official meeting of the fall season, October 29th, and welcomed returning snowbirds. It was a successful and fun meeting, and many members were adorned in the traditional Halloween colors of orange and black. We had a Captain's Choice game — winners of the tournaments were: first place — J. Darian, B. Mine, D. Rogers, B. Sandomenico; second place winners — L. Consier, M. Borden, J. Siciliano.

The agenda for this meeting was first nominations for officers for the year 2003. At the November meeting, second nominations and voting will take place, so please be sure to attend and cast your vote for the ladies of your choice.

Edie Reiter, the rules and regulations chairperson, with the combined help and experience of Gerry Weiss and Liz Consier, compiled a set of Turtle Bay golf guidelines. These ladies were hard at work all summer, walking the golf course and checking different areas in order to objectively approach all situations. These rules will be reviewed again at our next meeting, and if there are no additions or corrections, copies will be printed and made available to all members. With rules in hand, and the information contained therein, we feel scores will improve and no longer will there be any reason to question what should or should not be done on our golf course. The members thank you, Edie, Gerry, and Liz, most sincerely, for all the time and effort put into this very tedious task.

together my next column, presuming that there will be a reason for a next column. This being the case, let me leave you with this thought: You have elected to live the condo life by settling here in CV. In doing so you have, in my mind, elected to live in a paradise. Considering what you have here, and coupled with the fact that you have retired and want to seek the enjoyment that should go along with it, you have done right. So, as they say in the movies, "Live long and prosper."

We were reminded of the annual luncheon, to be held at the Crown Plaza Hotel on December 17th (11:30 am), and the added reminder of the Toys for Tots gift collection.

To our co-chairman for this luncheon, Sandy Diamond, we convey sincere condolences on the passing of husband Sid Diamond, a wonderful guy, a great photographer. Also, our deepest sympathy to Anna Mae Lopiccolo and the passing of husband Anthony (Tony), both members of the Men's Golf Club. On a personal note, thank you one and all for the calls and cards sent to Howard and me on the passing of our daughter-in-law.

Our treasurer, Shirley Seidman, was extremely busy at this meeting, presenting winners of summer tournaments with their earned rewards. She was kept apprised of the weekly golf games and all winners through the competence of scoring chairperson, Caroline Cohn. (PS: As a special reminder, membership dues are due.)

There were no tricks, but we were all treated with a tasty box lunch enhanced by hostess Dot Rogers, the maker and dispenser of hot and cold beverages, and her assistants, Mary Torres, Jean Siciliano, Isabella Lipson, Barbara Sandomenico, and a few other ladies that stayed to clear our meeting room.

Thanksgiving is upon us, so enjoy this wonderful holiday with family and friends. See you on the golf course, as always, having fun in the sun.



The weather has gotten cooler and more sailors are out on the lake.

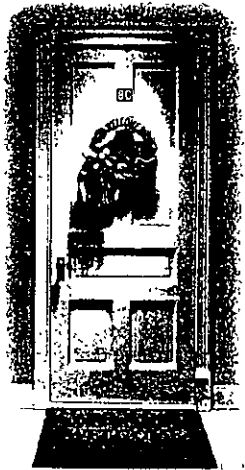
Our annual fun races will start on Tuesday, December 3rd, and every Tuesday thereafter. Please be at dockside by 12:30. The races will start at 1:00 pm. This is a "no pressure" activity and enjoyable for everyone, including spectators.

Our regular meeting dates are the second Friday of the month, with instructional sessions starting on Tuesday, January 7th.

A signup sheet has been posted on the bulletin board at the dock. Anyone wishing to race in 2003 is requested

Continued on page 34

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



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The Villcentian

Max Hammerman



Nostalgia — Young Man in Brooklyn

A great milestone in the life of a Jewish boy was reached at the age of 13 when he received a Waterman's fountain pen, among other gifts at his Bar Mitzvah party. This pen, now an antique, held a reservoir of Waterman's blue-black ink which was sucked up into an inner tube by the use of a clip on the side of the case. Most pens were black, but mine had a wood grain pattern. I carried this pen through high school, college, and eventually it went to my grandson at his Bar Mitzvah with instructions to pass it on to his grandson at the appropriate time. (It was recently valued at \$250.)

Parker pens, larger and usually red, were also in use at this time, but were no competition for Waterman.

On Saturday afternoons, we usually went to the neighborhood movies where we saw a feature film, mostly a western, a serial cliffhanger featuring Pearl White, Ruth Roland, Ralph Richardson, or Tonio Marino and all the villains who were after them. A Pathe Newsreel and a comedy filled out the program — all for the price of five cents.

Do the names of autos such as Stutz, Packard, Maxwell, Chandler, and Franklin bring back memories? You can probably name a few others. Remember the rumble seats and running boards along the sides of the car, and hand cranks needed to start the car — a real backbreaker in cold weather?

The mighty nickel. This five cent piece bought almost everything, from a ride on the subway, telephone call, a package of chewing gum, to an ice cream cone. For five cents you could travel from Brownsville in Brooklyn to Coney Island or Prospect Park, or, for the more adventurous, to Bronx Park, which had the best zoo in the area. Museums in Brooklyn or Manhattan were the cheapest form of entertainment on Sundays.

The great change in our lives and activities took place when we entered college. In

my own circle of friends, most of us worked during the day and went to school at night. We started to find girlfriends and most social activities centered around weekends.

Let's skip a few years, and we are a bit older, in college or working, or both. This was typical for our generation. We had steady girlfriends or dated casually.

The usual Saturday night event was a movie in Times Square or downtown Brooklyn, or in a local theater. My own favorite was the Brooklyn Paramount, where we saw a first-run film, Jesse Crawford at the organ, and a stage show featuring Rudy Vallee and his Connecticut Yankees. Radio City in Manhattan was the epitome of stage shows, and all theaters in Times Square had first-run shows.

On other Saturday nights, there were club or fraternity parties in basement clubrooms.

Basement clubrooms were widespread in Brooklyn and in other cities as well. Many organized clubs and fraternities rented a finished basement in a private house, furnished it with sofas, chairs, and bridge tables and conducted meetings, discussions, and games here. They were also a place to bring your girlfriend for a little necking.

After the show, it was the Automat for coffee and cake or a local ice cream parlor for a malted or a black-and-white. (We were not millionaires in those days.)

In the summer, Sundays were reserved for outings — a boat ride on the Hudson Day Line to Bear Mountains or Indian Point, a hike in the Palisades, picnics in state parks, or rowing on Prospect Park Lake. Sundays were also for the beaches, a step up from Coney Island to Brighton Beach, Manhattan Beach, Riis Park, or Jones Beach.

On many Saturday nights, we progressed from movies to Broadway shows, where the top price was \$5.50 for a ticket and 55¢ (later \$1.10) bought a seat in the front row of the balcony.

When nudged for culture, there were the Brooklyn Mu-

A Working Teacher 20 Years Ago

— Yes!

A Neanderthal — No!
By Claire Fass

In her wildest dreams, educator Maria Montessori, circa 1900s Italy, would never have been able to come up with some of the problems American educators are now facing in our school systems today. And neither would anyone else who hasn't actually been in a classroom in the past decade.

Today's problems go far and beyond whether to revert to a simpler approach like stressing the three Rs and eventually a job skills program that will prepare lower achieving students for future employment. It is extremely naïve to think — quoting Dr. Ruth Selman — "In order for children to learn, we must create a peaceful environment where they can learn what is acceptable behavior, etc., etc."

How do you go about teaching that approach to children who live in drug-infested neighborhoods where violence is a daily occurrence? Where children have no idea of who or where their mothers and fathers are? And who live in roach-infested hovels, where feces and broken beer bottles on the floors present a constant threat to their very survival?

Maria Montessori had a great dream regarding the restructuring of teaching and learning. However, as applies in every facet of construction, first you need a good foundation.

As a working teacher today, I am more than willing to admit that I don't know of any "miracle cures." However, in today's world, I'd still be more in favor of going back to the old method of stressing the three Rs and then concentrating on a job skills program that can mean a lot more to the future of abused and abandoned children than sitting around on a rug, Montessori style, and

seum, The Met, and Museum of Natural History in Manhattan.

Friends were now getting married and invitations to these affairs were on the increase. We progressed from renting a tuxedo (for \$3) to buying one for \$22.50 at Howard or Crawford, and kept them until we outgrew them.

What did you Bronxites or denizens of Queens do? Write us at the *UCO Reporter* and we will publish it.

This Month

By Marilyn Nissensohn

December 1982



The Fence: Construction of a fence around the perimeter of the Village got 98% approval. Construction will begin shortly after contracts are signed. Associations contributed more than \$82,000 as evidence of their support.

Security: Complaints were received that guards were al-

being assured that they can have a more peaceful world through learning conflict resolution, especially when they arrive home later that day and find that someone has just shot or killed a member of their family.

Facing the challenge of a world that does exist today — whether we like it or not — is what education needs to do...not trying to create an island of fantasy amid the chaos.

Maria Montessori's only dream was teaching. Ours is survival.

lowing vehicles without stickers to enter the Village without inspection. K-9 Security promises that stickers will be checked more conscientiously.

Bus Transportation: Participation in the transportation system was based on voluntary participation by residents. Merchant Prince was the name of the transportation company. Buses were labeled "unfit...unsafe...unreliable...broken down junk boxes." A special plea was made by Vice President Arthur Bernard to all residents to participate in the cost.

UCO Membership: A plea by President Philip Sokol for unity and participation in the governing of the Village. Election of delegates is critical.

Does any of this sound familiar?

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It's the Law

By Sachs, Sax & Klein, P.A.
The Importance of Strict Compliance with Election Procedures

The importance of strict compliance by the board with the election procedures provided in an association's governing documents and applicable Florida Statutes can not be understated. Way too often, associations fail to strictly adhere to the election procedures in the governing documents of the association. Often times, this results in an owner being able to successfully challenge the validity of an election. Ultimately, such challenge could result in the reversal of a decision(s) made by the invalid board members.

In a recent arbitration decision of the Division of Florida Land Sales, Condominiums and Mobile Homes, the Division considered several election procedural errors of a condominium association which: (a) prohibited unit owners from entering the area outside the meeting room where the election envelopes were opened and the ballots tallied; (b) failed to maintain a list of qualified voters for use during the election; and (c) disqualified some, but not all, ballots because the unit number was not indicated on the outer envelope. In this cir-

cumstance, the association was ordered by the Division to conduct a new special election for the board of directors. Had this association paid strict attention to its governing documents, it may have realized its errors before they occurred. In this case, the board's lack of attention resulted in the association having to conduct a new election.

In another arbitration matter resolved by the Division, an association rejected ballots that were delivered to the association by a third party and not the voting member. The association reasoned that it could not validate the ballots when the ballots were delivered by a third person. However, the Division held that neither the applicable Florida Statutes nor the governing documents of the association required that the ballots be personally delivered by the owner casting the ballot. As the subject ballots were otherwise acceptable, the association was prohibited from rejecting such ballots.

A common error of both homeowner and condominium association boards results when the association fails to provide adequate notice of an election. Most governing documents provide special notice provisions with respect to elections procedures. Indeed, condominium associa-

tions have explicit procedures pursuant to Chapter 718, Florida Statutes, which must be strictly complied with. In a homeowners association setting, one, and possibly two, advance notices, either mailed and or posted in the community, are required for elections, depending on the express requirements of the governing documents of the association. The amount of days prior to the meeting which members must be notified varies depending on the association, but sometimes could be as little as a few days to as much as 90 days advance notice of the meeting. In addition, often times a homeowners association's governing documents, similar to a condominium association, will require that persons be

entitled to submit written resumes prior to the election. The association is charged with the responsibility of providing such resumes to the membership along with the notice of the election.

The procedures which a homeowner or condominium association must follow, with respect to elections, vary depending upon the applicable

sections of Florida Statutes and the specific provisions of the governing documents of each association. Should an association desire assistance in determining the specific election procedures to be followed, counsel should be consulted.



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Of Love and Peace

By Hank Grossman

The love that burns at first
fiery glance
And floods the bosom with
deep sighing gasping,
At once and suddenly
feeding passion's blazing
furnace,
Of such stuff are adolescent
maundering penned.
Here abound the spewing
jets of young inspired
romance
That green and mindless
devotion signals.
Not for me the blazing
furnace, the electric
conflagration;
For me the quiet glance, the
sterling steadfast soul;
The spirit sweet and mild,
the sharp and seeing mind,
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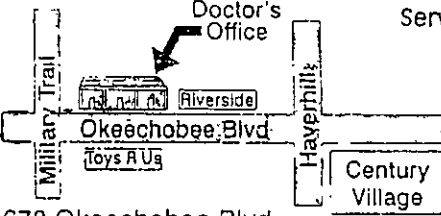
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Helpful Hints

By Larry Kall
President, Village Mutual Service

Finally, an Answer

One of the problems with central air conditioning systems in the Village is that they sometimes overflow and water drips onto floors and carpets. This situation occurs when the drain pan can no longer contain the moisture that is removed from the air by the cooling system. That is what Mr. Carrier invented many years ago. In Century Village, the water from the drain pans in the air handler (the inside part of the air conditioning system) flows out into this drain line and then outside the building. In two-story buildings, the first and second floor units share this drain. As an example, a 24-unit condo will have 12 drains. In three or four-story buildings, there will either be three or four units sharing the same drain. These drains normally run inside the walls and exit outside the building behind the first story patio.

Because of algae, these drains may become clogged, the water will not flow properly, and the drain has to be cleaned out. Since these are very narrow drains, it is impossible to snake out these drains as is the procedure for larger drain lines such as sewer lines. The normal procedure in the past was to blow Freon (the cooling agent) into the drain and that usually did the trick. It is no longer legal to do this anywhere as Freon must be recovered and cannot be let out into the air. Lines are now cleaned by air, or simply vacuumed out. All of these are less effective than Freon. Coupled with the fact that these drain lines are getting older and many are suffering with a form of "arteriosclerosis," it is becoming more of a problem every day.

There is now available a solution to the drain overflowing. A float switch can be installed in the drain pan that automatically shuts down the air conditioner when the drain pan is full and will not empty into the drainpipe. This should eliminate the problem of wet floor or carpets. When installing this switch, the technician has to make some changes to the air handler in order for the switch to be installed and to wire the switch into the electrical system of the air handler.



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How to Save Some \$\$

By Les Segarnick

About ten years ago, I wrote a column about changing your incandescent light bulbs with compact fluorescent ones. The compact fluorescent bulb was just about in its infancy, was very large and cumbersome, didn't fit in all fixtures, and was very costly. Today, you can replace every incandescent hot-burning, heat-producing, high energy-using light bulb with compact fluorescent bulbs for \$100 or less, thereby saving a bundle. Finally, there's a way to lower your electric bill in this time of skyrocketing energy bills. If you replace just one 60-watt incandescent light bulb with a 15-watt compact fluorescent, you would have the same brightness and lower the energy consumed by 75%. Quite simply, compact fluorescent light bulbs reduce energy consumption drastically, last an average of ten years, produce almost no heat (thereby reducing your air conditioning bill), and distribute light more evenly, with no

hot spots. The fluorescent advantage is: 75% energy savings, ten-year light bulb life (no more standing on shaky stools or stepladders every few weeks it seems), environmentally responsible, a brighter, cooler living space, and better color rendering.

Are you aware that? Energy companies (like FPL) are predicting that soon our electric bills will be as high as our mortgages? An incandescent light bulb uses more of its energy to produce heat than to produce light? Ninety percent of the energy used by a fluorescent is used to produce light? Fluorescent bulbs are the only safe way to get more light from fixtures rated for low-wattage bulbs?

Compact fluorescent light bulbs can reduce your lighting costs by as much as 75%. This translates into a well-needed lowering of your electric bill! Fluorescent is also the environmentally responsible choice; so says the EPA. "Replacing one incandescent light bulb with an energy-sav-

ing fluorescent bulb means 1,000 pounds less carbon dioxide is emitted into the atmosphere, and \$67 is saved on energy costs over the bulb's lifetime (US Environmental Protection Agency and Alliance to Save Energy)."

I have changed every incandescent light bulb in our apartment to a compact fluo-

rescent, and we now enjoy cooler, cleaner, clearer, and cheaper light than ever before. Welcome aboard!

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 George Bernard Shaw

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 Tenneva Jordan

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(REPRINTED FROM THE PALM BEACH POST)

The Palm Beach Post

FINAL EDITION

WEDNESDAY, DECEMBER 13, 1995

96 PAGES 50 CENTS

New eyes really color my world

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

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



George McEvoy

cataracts on both eyes. Finally, I 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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cluding seasonal residents, are eligible for a free library card simply by showing their Century Village ID card at the registration desk. The Okeechobee branch 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.

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SOUTHAMPTON A - great golf view 33,000

SOUTHAMPTON B - picture perfect 36,000

DORCHESTER F - perfect, furn 29,500

SHEFFIELD G - fresh & clean 20,000

CANTERBURY F - must see 19,000

COVENTRY L - updates, nice vu 19,500

DORCHESTER I - unfurn, very nice 19,900

BERKSHIRE H - fantastic, upgrades 23,000

CAMDEN E - great value, nice area 21,500

Ground Floor, 2 bed/1 1/2 or 2 bath

CHATHAM C - beauty 47,000

ANDOVER K - pristine 39,000

OXFORD 200 - you will love it 42,000

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Upper Floor Corner, 2 bed/1 1/2 or 2 bath

EASTHAMPTON H - unfurnished 33,000

COVENTRY H - new AC 30,000

Ground Floor Corner, 1 bed/1 1/2 bath

CHATHAM C - pristine, wtr vu 35,000

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CAMBRIDGE I - AC, great furnishings 30,000

COVENTRY H - come see value 26,500

COVENTRY A - fully furnished 26,000

COVENTRY J - 1 bath, new appl 25,000

Upper Floor, 1 bed/1 bath

NORTHAMPTON R - ceramic tile 19,000

WALTHAM A lots of upgrades!!! 25,000

NORTHAMPTON Q - very nice 16,500

WALTHAM F - rentable 16,000

SALISBURY D - near east gate 17,500

SALISBURY H - walk-in 18,000

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SUSSEX H - furnished & pretty 16,000

WALTHAM I - a rare find 15,000

CHATHAM J - lots of upgrades 22,000

CAMBRIDGE I - beauty, rentable 19,000

Upper Floor, 1 bed/1 1/2 bath

CAMDEN N - near pool, very nice 21,000

BEDFORD G - pristine, ceramic tile 26,000

WALTHAM A - near temple, east gate 20,000

COVENTRY F - fantastic 22,500

WELLINGTON M - great view 42,500

SHEFFIELD J - super, rentable 17,000

STRATFORD O - desirable area 29,900

STRATFORD H - rentable, nice 26,000

NORWICH H - rentable, furnished 17,000

Ground Floor, 1 bed/1 bath

COVENTRY L - very quiet area 16,000

NORWICH D - quite lovely, rentable 18,000

SUSSEX G - renovated kitchen 17,000

GOLDEN LAKES - 1st fl, 1 bd/1 1/2 ba, Lake Evelyn, ww 33,000

Annual Rentals

KINGSWOOD A - 1/1, ceramic tile, beauty 600/mo

CAMBRIDGE I - 1/1, pretty 550/mo

KENT C - 1/1, waterview 550/mo

CHATHAM B - 1/1, watervu, unfurn 600/mo

EASTHAMPTON I - 1/1, dollhouse 475/mo

SALISBURY E - 1/1 1/2, cor unfurn 625/mo

STRATFORD K - 2/2, beauty 800/mo

DORCHESTER C - 2/1 1/2, fresh & clean 700/mo

BERKSHIRE D - 1/1, waterview 450/mo

WINDSOR B - 1/1, waterview 450/mo

Seasonal Rentals

CHATHAM S - 1/1, first floor 950/mo

STRATFORD N - 1/1 1/2, second floor 1,200/mo

SUSSEX A - 1/1, second floor 950/mo

SHEFFIELD I - 1/1, first floor 950/mo

SOMERSET H - 2/2, second floor 1,250/mo

SHEFFIELD J - 1/1, first floor 950/mo

WINDSOR C - 2/1 1/2, second floor corner 1,000/mo

EASTHAMPTON I - 1/1 1/2, first floor 1,000/mo

NORWICH H - 2/1 1/2, first floor 1,300/mo

BERKSHIRE D - 1/1, second floor 850/mo

DORCHESTER I - 2/1 1/2, second floor 1,000/mo

WINDSOR B - 1/1, second floor 950/mo

CAMBRIDGE I - 1/1, second floor 1,000/mo

WINDSOR H - 1/1, second floor 850/mo

SUSSEX I - 1/1, second floor 950/mo

NORTHAMPTON H - 1/1, first floor 950/mo

SHEFFIELD I - 1/1, first floor 950/mo

SHEFFIELD G - 2/1 1/2, first floor 1,100/mo

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

Common Sense Runs a Condo Organization

By Bob Fogelman

When a unit owner presents a problem to a member of the board; when a unit owner is doing something that is not permitted by your condominium documents or by your bylaws; when a unit owner informs the board of directors of something that he/she wants to be replaced or if they make an impassioned plea for a recommended suggestion; when a unit owner votes against a motion that has been passed by the voting members:

How does the individual board member handle these situations and similar situations that continue to rise?

A successful relationship through a good two-way communication leads to a healthy environment. One must express one's thoughts either verbally or in writing, clearly and concisely, because good communication is a two-way street. Extraneous details bog us down, as does a "venting" from personal frustration due to trying to deal with the problem. A one-on-one interaction should lead to a healthy communication. You must listen carefully and actively. You must fully understand what is being said. Your temper must be kept in your hip pocket. Once you have defined the problem, you must go back to the unit owner, if necessary, in a reasonable time.

Who runs the meetings? The president. However, the president may delegate the task with the approval of the board. The same goes for the secretary in taking accurate minutes of the meeting.

What we really need is a board of directors orientation. All officers of the association are considered as being board members. There should be additional board members as well. Ignoring one's fiduciary responsibilities is the path to failure and frustration.

Now, let's talk about scheduled and preventive maintenance. Do you really know what and when your management company does scheduled maintenance according to your contract — such as cutting bushes, lawns, trees, inspection of your railings, stairways, catwalks, emergency lighting, roofs, and painting. How about sweeping your parking areas, painting the car bumpers, car

Continued on page 27

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

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2-1 1/2 upper, water vu, near pool and bus. \$35,000. 682-1801

Bedford F, 1-1 1/2 lower cor, encl patio. 689-4195 or 689-9135

Golf's Edge, 1-1 1/2 upper, CAC, encl shower, lift avail, unfurn and part furn. 697-4945

Windsor H, 1-1 1/2 lower cor, unfurn After 5pm 471-8137

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Random Ramblings

Robert Fogelman



I am sure you have heard the expression "Stop a while and smell the flowers." Does everyone really know what it means? Most of our life, we are constantly running, we can't wait until we grow up, until we meet the right person and marry, until the children come, then we are involved in bringing up the children, in trying to increase our livelihood, getting the kids out of school, their marriage, and then, finally, grandparents. Whew! Slow down. Relax. You are tired.

So what? Exactly what does retirement mean? Does it mean we should become "couch potatoes"? Of course not. Until we reach 105 years of age, we all are comparatively young. So get out and do something. Exercise. Join social clubs and/or clubs at our Clubhouse. Volunteer at your condo association, at hospitals, rehab centers, at local government agencies, and at a myriad of places that are desperately looking for volunteer help.

When you come down to it, perhaps we are still running. So to get back to "smelling the flowers," I feel there

comes a time when we must temporarily call a halt to our many activities and just reflect — what have we done for ourselves lately? By this, I do not mean what have we done today for our spouse, our children, our grandchildren, relatives, neighbors, or friends. What I mean is — what have you done for *yourself* yesterday or today?

What if, all of a sudden, you decided to go fishing, or to see a movie all by yourself, or decided to buy a certain food or a box of candy that you have a longing for. How about buying a new pair of shoes, sneakers, or a new shirt or jacket, or even a new car? Stop a moment and remember that you are more than a spouse or a parent. You are a member of the human race, a person with your own personality and feelings. So for once, let it all hang out. Give in to all those repressed feelings and just "stop and smell the roses."

At this time of the year as we approach the holidays I associate the season with the transition to cooler weather and the changing colors of the

leaves (up north), the end of summer vacation, and the return of students to their studies at school.

Perhaps there is a nostalgia on my part (and yours too) which reflects a longing for what we perceive as a simpler and a more wholesome time, or a time when life was less hurried and less complicated, when we were young and innocent and not laden with worries and responsibilities. I wistfully long to resign from being an adult and to return to being an eight-year-old.

I have a romanticized notion, coupled with a touch of nostalgia, for our lost innocence, for freedom from responsibility and anxiety. It is understandable, but truly unattainable, for life runs forward, not backwards. Nothing is ever 100%. If we were to return to the features of bygone years for which we have a craving or fancy, we would then have to accept the undesirable and unattractive aspects of the past.

Life was slower and simpler; families were closer knit and not as geographically dispersed; people were better mannered; and styles had more elegance. Do we really want to return to those earlier times? In the realm of medicine, humankind has made tremendous progress. We have immunization for many dreaded childhood diseases; insulin to manage diabetes; the specialty of trauma medicine to save accident victims and angioplasty and bypass surgery for cardiovascular disease. Had we had the benefit of those advances in medicine some 45-55 years ago, then perhaps someone

you may have known could be with us today.

Socially, too, we've made progress. We may debate how much of a "safety net" we need or how best to save Social Security so that it may continue to serve the needs of a growing senior population. We certainly wouldn't want to return to the days before Social Security and Medicare, which has enabled the older citizens to have a more secure and dignified old age. I know there is no going back, that a full-blown return to the past is neither possible nor desirable. I really wonder if the "good old" days were really that good.

ANSLEY M. ELLMYER, ESQ.

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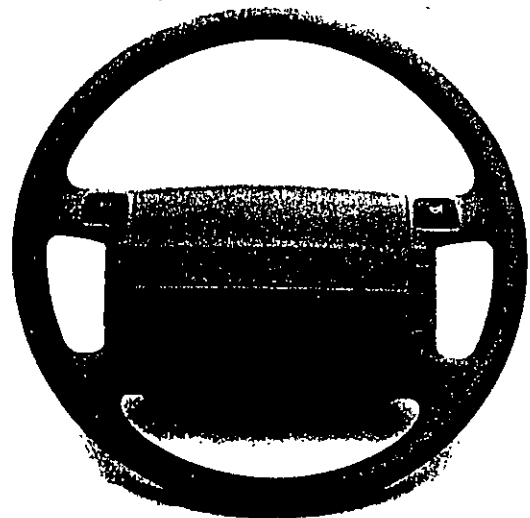
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Intelligence Test

Two men were digging a ditch on a very hot day. One said to the other, "Why are we down in this hole digging a ditch on such a hot day, while our boss is sitting in the shade?"

"I don't know," responded the other. "I'll ask him."

So he climbed out of the hole and went to his boss. "Why are we digging in the hot sun while you just sit under the shade of this tree?"

"Intelligence," the boss said.

"What do you mean, 'intelligence'?"

The boss said, "Well, I'll show you. I'll put my hand on this tree and I want you to hit it with your fist as hard as you can."

The ditch-digger took a mighty swing and tried to hit the boss' hand. The boss moved his hand just in time and the ditch-digger hit the tree. The boss said, "That's intelligence!"

The ditch-digger went back to his hole with a sore hand. His friend asked, "What did he say?"

"He said we are down here because of intelligence."

"What's intelligence?" said the friend.

The ditch-digger put his hand on his face and said, "Take your shovel and hit my hand."

From the Internet

Taking It Personal

The following ad in the Atlanta Journal is reported to have received numerous calls:

Single Black Female seeks male companionship, ethnicity unimportant. I am a very good-looking girl who loves to play. I love long walks in the woods, riding in your pickup truck, hunting, camping, and fishing trips, cozy winter nights lying by the fire. Candlelight dinners will have me eating out of your hand. Rub me the right way and watch me respond. I'll be at the front door when you get home from work, wearing only what nature gave me. Kiss me and I'm yours. Call XXX-XXXX and ask for Daisy.

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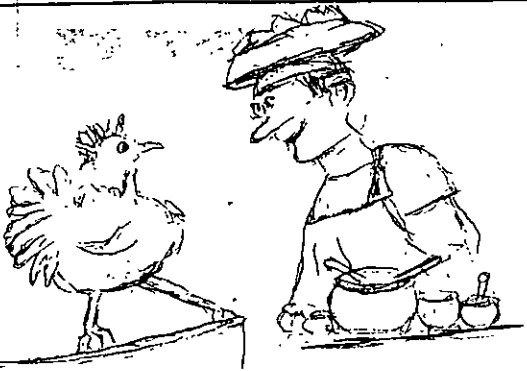
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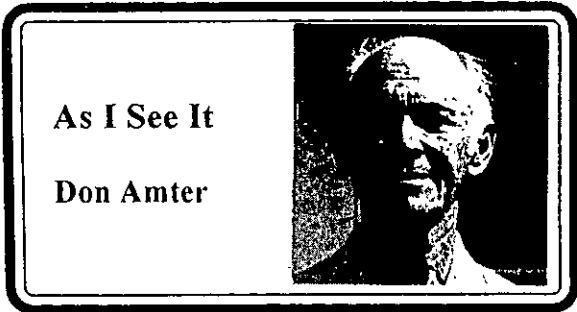
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October 8, 2002

Guns

I got to see a remarkable documentary movie: It is called *Bowling for Columbine*. It was filmed by Michael Moore, who also did other films, among them *Roger and Me* and *Canadian Bacon*. This new film won a film award at the Cannes Film Festival.

So what's it about? It's about the shooting orgy by two students at the Columbine school in Littleton, Colorado, not far from Denver. Why the title? Bowling was a part of the phys-ed program. The two student-killers went bowling at six in the morning before the massacre.

Littleton and Denver are not far — Moore points out — from the Rocky Flats nuclear weapons manufacturing facility. And a missile launching base, and NORAD defense headquarters is dug into a mountain there. Moore quotes these facts to tie violence locally with the violence all over the world.

The film asks the question — why is there so much violence in our country, and he examines many sides of the issue. He says that his first awareness of the terrible things that took place when he was 13 and coming out of a church in his hometown of Flint, Michigan. Martin Luther King, Jr. had just been assassinated. When the news spread to the church, a cheer went up. "I was stunned and horrified. I had witnessed flocks of otherwise normal, intelligent white people pack up their station wagons and flee to the suburbs, where they slept with loaded guns in their homes.... I knew then that there was something sick in American culture."

The rest of the documentary is an examination of all the things Moore thinks might be a part of the answer about that sickness and our addiction to and fascination with guns.

He looks at the world and all the violence there. And he looks at our role in a lot of it. He says we were involved in a civil war in El Salvador, where over 100,000 were killed. He mentions Guate-

mala, where a democratically elected government was overthrown and 200,000 died. He points to Chile, where it is now admitted that in 1973, our CIA was involved in the destruction of the elected government that lead to the dictatorial regime of General Pinochet. Thousands of Chileans died. And Vietnam — we all know about that!

Moore says in Iran in 1953, we installed the Shah in a bloody take-over. His violent regime was overturned, resulting in Ayatollah Khomeini taking over. When a war broke out between Iran and Iraq, we wanted to punish Iran. So, we furnished weapons, training, and money to Iraqi Saddam Hussein to fight the Iranians. And then, Moore continues, we gave money, weapons, and training to Osama bin Laden in Afghanistan to punish Saddam and Iraq.

The purpose of describing all the above, Moore says, is to demonstrate the violence we have been involved in and how it affects us at home.

He talks about the bombing of the Oklahoma Federal Building by Timothy McVeigh and Terry Nichols. (McVeigh grew up in the same town as Moore.) McVeigh carried in his hip pocket a handbook of American "terrorists," the Michigan Militias.

To find out what people "outside" thought, he took a trip north of the border to a town in Canada. He asks people if they live in fear of violence. They say no. They do not even bother to lock their doors in their town. To test that, the cameraman follows him to random dwellings. Without knocking, he just opens doors. At door after door, he just turns the knob and finds them open.

He interviews their chief of police about violence in his town: when did they last have a murder. The chief scratches his head and thinks they had one 20 years ago. Moore asks about guns and finds out that they have more guns — hunting rifles — than we do. But

Continued on page 30

Ms. Mary Patrick
 Century Village
 United Civic Organization
 100 Century Blvd.
 West Palm Beach, FL 33417

Dear Ms. Patrick,

Let me begin by thanking you for your interest in the Lighthouse for the Blind of the Palm Beaches, and your willingness to inform your neighbors of our programs and services available for those who are blind or visually impaired. At your request, I have enclosed an article for your community newsletter. It briefly describes the Lighthouse, with a focus on senior services.

There are people who are blind or visually impaired who can benefit from our services, yet they do not know we are here. By printing our article, you may lead someone to Lighthouse and on the path to an independent lifestyle. Thanks again!

Sincerely,

BECKY J. REMMEL
 DEVELOPMENT/COMMUNITY RELATIONS SPECIALIST

Encl.

William S. Thompson, President and CEO
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Please Remember the Lighthouse in Your Will

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The Lighthouse for the Blind of the Palm Beaches has consistently provided critically needed services to our community for over 56 years. The Lighthouse's primary objective is to assist persons who are visually impaired or blind to learn necessary skills to achieve their personal goals including employment, independent living, or further education. Emphasis is placed on assisting visually impaired persons to maintain or regain their independence. The Lighthouse provides a broad array of services to blind children and their parents, adult blind persons who seek employment, and older blind persons attempting to cope and adjust to the disability of blindness or severe visual impairment.

The greatest number of people we serve are older and are having to adapt to newly experienced vision loss. The good news is that loss of sight does not have to mean loss of independence. Each year, hundreds of adults and seniors attend the Lighthouse's Adjustment Training Program to learn the adaptive skills they need to continue to manage safely in their own homes and communities, maintaining the dignity and quality of life they have worked so hard to achieve. Lessons are taught in cooking, sewing, money management, safe travel, and many other areas depending on individual goals. In addition, the Lighthouse offers computer training with the use of programs that enlarge or read information aloud. People who are visually impaired are able to E-mail family members, type letters, manage finances, and utilize the internet.

The Lighthouse's expert staff all earned degrees and received training specifically to work with people who are blind or visual impaired. The staff focuses on each person's goals individually. All of the instruction is one-on-one or in a small group, allowing for individual attention. With the exception of the Low Vision Clinic, all of the 14 programs and services at the Lighthouse are free of charge. If you, or someone you know can benefit from services at the Lighthouse, please call (561) 586-5600.

Becky Remmel

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

Common Sense Runs

Continued from page 20
spaces, or repainting the doors of your condominium? Did I mention extermination, monthly in your unit, or annually, or semi-annually, around the perimeter of your building?

What is preventive maintenance? Its primary purpose is to prevent a catastrophe in the future, such as: water intrusion, fire, theft, falls, sewer flooding (backup) water flooding a unit, and help with unit owners' medical problems. You could even include hurricanes and tornados. Do you know that your building insurance will not cover falls, due to slipping on the mats outside your door? Get rid of the mats! It comes down to the unit owners' responsibility.
Preventive Maintenance

Electric — Have every circuit breaker box in each unit checked by a licensed electrician. The wires may be loose and could cause a fire. There may be too many circuits on the switch.

Medical — The condo association should have a key for each unit, including names, addresses, and telephone numbers in case of emergency.

Robbery — Install one or two flood lights along the back of each building. They could also be motion flood lights.

Insurance for Buildings — Know what is and what is not covered. What is the responsibility of the association with a \$2,500 deductible. Flood lights on the stairways is a must.

Insurance for Units — Owners should have some home insurance and appliance insurance.

Water Flooding — Make sure unit owners are informed that they should turn off their water if they are going away for an extended period of time.

Sewer Backup — Our sewers are over 30 years of age. They should be cleaned out periodically in order to prevent a first floor backup. This could be caused by a gradual buildup of waste, by a stoppage caused by roots of trees or bushes. Remember, anything outside of the building line could be the responsibility of the association.

Hurricane Shutters — The association can rule that they all must be uniform.

Television Dishes — The Federal Communication Commission (FCC) has ruled

Condo Organization

that a TV dish can be placed only on the property owned by the owner; as no individual owner owns the roof or the outside of the building walls, it is against the law to put a TV dish on the roof or the outside wall of a condominium. It may, however, be placed inside on a patio.

Reserves — Is a must for future planning for a new roof, painting of the buildings, roadway repairs, and capital improvements.

New Condominium Doc-

uments — If you really want to know the fiduciary responsibilities of your board of directors — now known as the "board of administration" — and how to administer your association according to Chapter #718 of the Bureau of Condominiums, as well as your bylaws and rules and regulations, then you must come into UCO and see me about obtaining a complete set of new amended documents for each and every unit owner.

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12/01	Sun 2pm	"MR. DEEDS"	
12/04	Wed 2pm	Adam Sandler, Winona Ryder	
12/08	Sun 2pm	PG-13 96 Min	
12/11	Wed 2pm	"ONE HOUR PHOTO"	
12/15	Sun 2pm	Robin Williams, Connie Nielsen	
12/18	Wed 2pm	R 98 Min	
12/22	Sun 2pm	"DIVINE SECRETS OF THE	
12/29	Sun 2pm	YA-YA SISTERHOOD"	
12/30	Mon 8pm	Sandra Bullock, Ellen Burstyn	
		PG-13 116 Min	

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Villagers of Note

Rebecca Schlamm Lutto



Lisa's World: Broken Glass and Mended Wounds

The glitter of shards of broken glass on city streets has resonated like a recurring motif through Lisa Burstein's life. In November 1938, during Kristalnacht (Night of Broken Glass), when Nazis smashed store windows in her native Vienna, 13-year-old Lisa felt helpless in the face of terror and murders.

Currently, when Villager Lisa Burstein visits Israel, she is again horrified by the broken glass on the streets. Now, however, she is at least helping heal the wounds. She leads the Village's effort to build and maintain a trauma center to which the wounded are helicoptered from all over Israel (including Palestinians).

Lisa Burstein's résumé is as impressive as any chief executive officer's. And she is, indeed, in her fourth year as chief operating officer, actually president, of the three Hadassah chapters in the Village that are now merged into one: the Judith Epstein chapter.

President Burstein is a deep, thoughtful person, slow to speak, but when she does comment, her words carry weight. Without raising her voice, she is able to keep the attention of a diverse group of Hadassah members, and marshal them to join her in financial and moral support for Hadassah hospitals in Israel.

The frightened girl who left Vienna by herself for England in 1938 and England for America in 1940 did not stroll down Easy Street to her current status. From a relatively privileged childhood in Vienna (her father was a lawyer), she became one of hundreds of thousands of refugees starting over at the bottom.

"I went to high school in Rochester, NY, because that is where my father had emigrated before the war," she recalls. "Naturally, as a foreigner, I was an oddity and could not compete with the American kids socially. I felt my clothes were different, for instance. That is why I am so clothes conscious today." (She is considered one of the

best-dressed women in the Village.)

At a Zionist training farm in New Jersey, Lisa met Martin, her husband-to-be. She was married at 19, settled in Queens, NY, and became a stay-at-home mom. Except that she did not stay at home. Within a few years, she held high offices in Hadassah in New York and earned bachelor's and master's degrees and had become a teacher.

"When I go to conventions nowadays, I see mothers toting babies who are just a few months old," she said. "When I had a young son, we mothers were scared to take children anywhere. 'Maybe they will catch something,' we feared. Now there are antibiotics and nobody worries."

After 33 years as a reading teacher, Lisa and her hus-

band found "paradise" here in Wellington G. Later, finding herself a widow and feeling guilty about her "play" groups, such as bridge and ceramics, Lisa dusted off her résumé, which showed long-time leadership at Hadassah. She went back into public service — only to find difficulties in energizing the troops.

"Firstly, I did not know the members here," she said. "Also, many of them had never worked together. They were either new to the Village, or came from the merged chapters. In New York, I had seasoned teams who had worked together for 25 or 30 years."

Yet president Burstein can boast of the 40-bed emer-

gency department and trauma center the American Hadassah chapters support. "And we just broke ground for another 40-bed unit," she added. Thoughtfully, of course.

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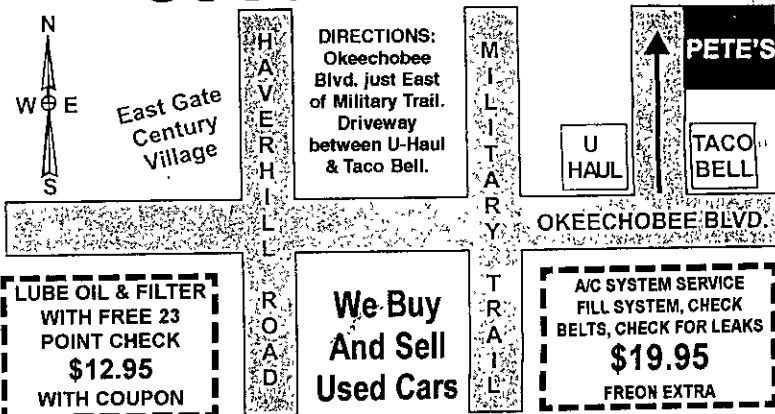
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Puns

- Two vultures board an airplane, each carrying two dead raccoons. The stewardess looks at them and says, "I'm sorry, gentlemen, only one carrion allowed per passenger."
- Two boll weevils grew up in South Carolina. One went to Hollywood and became a famous actor. The other stayed behind in the cotton fields and never amounted to much. The second one, naturally, became known as the lesser of two weevils.
- Two Eskimos sitting in a kayak were chilly, but when they lit a fire in the craft, it sank, proving once again that you can't have your kayak and heat it, too.
- A three-legged dog walks into a saloon in the Old West. He slides up to the bar and announces: "I'm looking for the man who shot my 'paw'."
- A woman has twins and gives them up for adoption. One of them goes to a family in Egypt and is named "Amahl." The other goes to a family in Spain, they name him "Juan." Years later, Juan sends a picture of himself to his birth mother. Upon receiving the picture, she tells her husband that she wishes she also had a picture of Amahl. Her husband responds, "They're twins! If you've seen Juan, you've seen Amahl."
- These friars were behind on their belfry payments, so they opened up a small florist shop to raise funds. Since everyone liked to buy flowers from the men of God, a rival florist across town thought the competition was unfair. He asked the good fathers to close down, but they would not. He went back and begged the friars to close. They ignored him. So, the rival florist hired Hugh MacTaggart, the roughest and most vicious thug in town to "persuade" them to close. Hugh beat up the friars and trashed their store, saying he'd be back if they didn't close up shop. Terrified, they did so, thereby proving that Hugh, and only Hugh, can prevent florist friars.
- Mahatma Gandhi, as you know, walked barefoot most of the time, which produced an impressive set of calluses on his feet. He also ate very little, which made him rather frail and with his odd diet, he suffered from bad breath. This made him...a suner calloused fragile mys-

Hike the Dike

By Edythe R. Pekin

The Florida Trail Association has an annual hike — nine one-day hikes around Lake Okeechobee on the Herbert Hoover Dike, which encircles the lake.

Come for one day or several, or do the entire route, staying at either campgrounds or motels along the way.

Thanksgiving Dinner at the Famous Clewiston Inn

Join the first day's trek of about three miles known as the Wimp Walk on November 23 at 8:00 am at the South Bay Campground and RV Resort.

For info before day of hike, contact Paul Cummings at cummingssh@juno.com or 561-734-4416

Also on the Lake is the town of Pahokee, which has its Grassy Waters Festival on Saturday, November 23

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As I See It

Continued from page 26

it is a hunting culture; apparently the guns are not used to kill people.

Moore quotes the statistics of murders by guns. Japan has about 60 a year. England has 12. That's because handguns are totally banned. How about America? Says Moore: "16,000 gun murders took place last year — half of them by people victims knew. There are 200,000,000 guns in the US. About half of all American households have them. Americans seem to believe in the old saying 'shoot first — ask questions later!'"

Moore interviewed a newspaper editor. He asked him why is it that violence and murders are given such prominence in the press coverage. The editor answers, "It's all about ratings: what draws big circulation and big dollars...if there was another way, I would do it."

Moore reminds us that his hometown (Flint, Michigan) was decimated economically when General Motors closed its plant there; a lot of unemployment, turmoil, and violence followed. That is how a six-year-old boy found a gun around the house, took it to school, and shot a six-year-old girl. The boy's mother had been cut off welfare; she got a minimum wage job and left her son at a relative's home where the boy found the gun.

Two high points of the documentary came at the end. He decided to interview Charlton Heston, noted actor and president of the National Rifle Association. The camera shows Moore arriving at Heston's estate, which is surrounded by a high stone wall and an even higher iron gate in the entranceway. Heston accepts the interview and they sit down in one of his spacious living rooms. Moore exclaims: "I found myself face to face with Moses!"

Moore's questions are very pointed and Heston begins to appear uncomfortable. Heston says he has guns in his home. Moore asks him if he feels himself in danger. Heston replies: "There is a lot of violence out there. It wasn't always like that, but with all the different kinds of people out there, people from all over...." As one commentator noted, "His statement reeks of bigotry."

Moore asks Heston why he held gun rallies in Flint and Littleton so soon after the tragedies there. Heston defends the rallies. He gets res-

tive and repeats that the Second Amendment to the Constitution gives us the right to own guns.

Heston stands up abruptly and exclaims, "This interview is over!" and walks away without another word. As a news columnist wrote: "It revealed a man callously disconnected from human compassion."

The last segment of the film goes back to the shooting at Columbine. Moore talks to two victims who were shot: two boys who still have bullets in them because they cannot be removed without endangering their lives. **(The bullets in them came from Kmart!)**

Moore takes the boys, one in a wheelchair, to Kmart headquarters to confront the executive officers. What were they going to do about it? After two visits, Kmart says it is going to stop selling bullets and will take 22 million of them off the sales shelves! Moore says he was astonished when the execs declare on camera that they will put a permanent halt to ammunition sales. "Those two kids were so empowered, it was thrilling. I had no idea we could be so successful."

The audience laughed, they cheered. And in the end, they applauded the film.

Postscript:

Since this was written, we had the sniper attacks in Maryland and Washington, D.C. And then, the killings of three college professors by an enraged student in Arizona. All this attests to the importance of controlling gun possession in this country, even though the NRA, gun nuts, and some in the administration oppose it.

Condo Law

By Sachs, Sax & Klein, P.A.

What are Vested Rights?

In the case of *Woodside Village Condominium Association, Inc. v. Jahren et al.*, the right of condominium unit owners to amend their Declaration, in order to impose leasing restrictions, was upheld. However, the importance of this case goes far beyond the ability of condominium unit owners to restrict leasing. Indeed, this case could impact many condominium and homeowner association amendments. The case reaffirms the proposition that only the most fundamental and basic provisions of a recorded declaration of covenants and restrictions cannot be amended by vote of the owners in the community. These fundamental and basic provisions are sometimes referred to as "vested rights" — but what are they?

Pursuant to Section 718.110(4), Florida Statutes, unless otherwise provided in the declaration, a condominium may not amend its declaration to (1) change the configuration or size or any unit in any material fashion, (2) materially alter or modify the appurtenances of a unit; or

(3) change the proportion or percentage by which owners share in the common expenses and own common surplus. To amend these so-called vested rights, a condominium would need to obtain one hundred percent (100%) approval of all owners and lien holders.

Similarly, for a homeowners association, Section 720.306(1)(c), Florida Statutes, provides that unless otherwise provided in the governing documents are originally recorded, a homeowners association may not adopt an amendment which affects vested rights unless the record owner of the affected parcel and all record owners of liens on the affected parcels join in the execution of the amendment.

Over the years, there has been an increasing amount of controversy involving homeowners associations which seek to define what is or is not a vested right. *Woodside* provides guidance in making a legal determination as to what are considered vested rights. Indeed, *Woodside* stands for the proposition that in a condominium setting, the right to lease is not a vested

right. However, *Woodside* interpreted, for the most part, law which is only applicable to condominiums. As such, uncertainty still exists with respect to residential homeowners associations.

To clarify vested rights in the homeowners association setting, The Condominium and Planned Development Committee of the Real Property Probate and Trust Law Section of The Florida Bar has proposed legislation amending Section 720.306(1)(c), Florida Statutes. The proposed legislation seeks to eliminate the phrase "vested rights" and make it clear that members of residential homeowners association communities may not amend their covenants to change voting rights, or to increase assessment proportions without the approval of the owners of all affected parcels. The proposed legislation, if adopted in Florida, will bring the definition of vested rights for condominiums and homeowners associations more into line with one another.



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Potpourri

Ruth Hafter



Something to Think About

The election is over and it is time to go on with our lives. All the volunteers are to be congratulated for putting their efforts into a good cause, no matter what the results are.

I would like to share a helpful health tip with our friends in the Village. I had never heard of "CoQ10" as an additive to our daily routine of vitamins, and antioxidants until a year ago. This additive was suggested to my husband for his ALS by his neurologist at the Jackson Memorial Hospital in Miami. I was looking for a boost in my energy level and found, much to my surprise, my fractured memory and energy had improved immeasurably. Dr. Bradley laughed when I told him the effect it had on me and he said, "One never knows what it will do or how it will help. Keep taking it." Thank you, Dr. Bradley!

I mentioned it to several people and was surprised that so many had been taking it for years. My dentist uses it and recommends it to his patients to use it for gum problems, and a visitor from New York told me she swears that she is teaching better since taking it and her energy level has greatly improved. Other people have told me that their arthritis is not as painful since taking CoQ10. That is something I did not expect to hear.

I decided to do more investigating. The report published in *The Palm Beach Post* (Box 24700, West Palm Beach, FL 33416-7400) best describes what CoQ10 does. The report was written by Dr. Paul Donahue, and I thank him for the information.

Many people believe Coenzyme Q10 is a vitamin. It is not. It is an enzyme. Enzymes facilitate and speed up cell chemistry that generates energy for the cells. Q10 is found in every cell and that gives it another name. "Ubiquinone," a word related to "ubiquitous," which means "everywhere."

Q10 does have an antioxidant effect. It neutralizes by-products of cell metabolism.

Some of those by-products damage cells and tissue. Think of it as an automobile coating that prevents rust. It also takes part in converting food into energy for cells.

Some say it prevents artery clogging and cancer. The same Q10 fans say it can perk up a failing heart. It has been used in Japan for quite some time as a remedy for heart failure. Only time can tell if any of these claims will be substantiated.

I continued my sleuthing and found that the Parkinson Foundation in Miami is recommending it to their patients to thwart and to improve the motor cells in the brain. Some of their patients have had a 47% success rate. They even have a large pamphlet on the subject. Our cousin, who has Parkinsons, has put aside his cane and is walking without trouble. He is also able to calculate his numbers, which he had not been able to do prior to taking CoQ10. It has also been used for other motor neuron diseases such as ALS. One pharmacist unofficially stated that it has been rumored that it is the new miracle drug. He refused to be quoted.

I have been taking a low dose of 50 mg. daily for one year and am very pleased with the results. Some people are

considering using it for Alzheimer patients. Who knows what this little capsule can do? Call it to your doctor's attention and/or a health food provider for the correct

dosage for you. No prescription is needed and it can be purchased at any drug or health food store. Shop for the best price. Good luck.

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Hurricane Check List

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

Things To Do Now

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

Things To Do One Or Two Days Before The Storm

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

Kit Check List

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

During the Hurricane

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

After the Hurricane

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

Organization News

Please Note!!

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

Cong. Aitz Chaim: Third Tue, 12 noon, lunch/card party w/guest lecturers; Nov 25, 10:30 am, ladies learning class; every Tue, 10:30 am, men's learning class (all class lectures by Rabbi David Gedalowitz). Dec 1, 1.00 pm, gala Chanukah party, cocktails, and dinner, celebrating investiture of Rabbi Gedalowitz, call synagogue to reserve. Charlotte 478-8756, Ruth 697-2683.

Cong. Anshei Sholom: Dec 31, New Year's Eve party, \$25 pp, call to reserve, Jan 21, 12:30 pm, Sisterhood mini-lunch meeting featuring "A Taste of Yiddish Through Music," written and directed by Rae Cabot, narrated by Edie Sharon; Feb 14-16, lecture from Stephen Z. Cohen, educator and Jewish humorist; Feb 18, 12:30 pm, Sisterhood mini-lunch with Nettie Granitz on a new look at Rabbi Jacob's novel *The*

Convert; Mar 2, 2:00 pm, "Cantor's Concert" with Henry Butensky, \$10 pp, Mar 18, 12:30 pm, the mini-lunch hosts Gert Friedman and her book *Tushka*. Rose 686-9243. CAS's Academy of Jewish Studies is still accepting registrations at \$20 (\$15 for CAS members). The lecturers are Rabbi Bernard Stefansky. Mon and Wed at 10:30 am, on "The Bible We Never Read"; Rev. Sam Schreier, Mon at 9:30 am, on Hebrew; and Cantor Butensky, Mon at 9:30 am, on the bas mitzvah.

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 reacquainted. If you need a partner, 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 and fourth Mon at 3:00 pm in the Main Clubhouse, Classroom A. Edy 687-4255.

Menke Katz Advanced Yiddish Reading Group: Meets twice monthly in private homes starting Dec 6 w/ continuation of *Brilyantn* by Esther Kreitman (Isaac Bashevis Singer's sister). Troim 684-8686.

Continued on page 35



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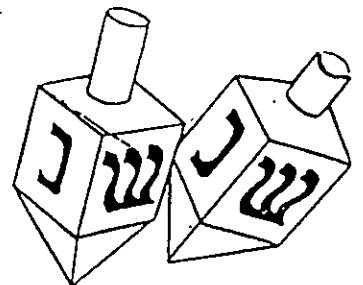
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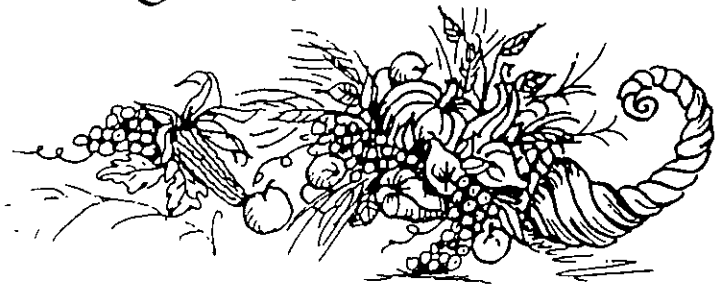
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Happy Thanksgiving



Recreation

Continued from page 7
to sign up as soon as possible.

It's not too late to purchase tickets for our semi-annual breakfast on Sunday, December 8 — contact Evelyn Mintz. Don't forget our installation dinner dance at the Crown Plaza on Sunday, February 23.

This promises to be another exciting season. As plans develop, I'll keep you informed.

See you at the dock!



Snorkeling

Pat Izzo

Would you believe! A new season is upon us and, very soon, our Village will once again be reverberating with the varied activities of our returning birds.

Of course, one of the many activities which Century Village provides is that of snorkeling. *Snorkeling?!?* What is that? Let me provide some enlightening answers.

A snorkel is a specially designed tube which allows one to breathe while your face is submerged in water. That is, one end is in your mouth and

the other end extends out of the water in order for you to breathe. In conjunction with the snorkel, you wear a face mask which permits you to view the underwater scene. The other piece of equipment is fins worn on your feet, with which one propels about the surface of the water.

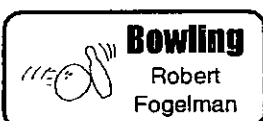
"But," you say, "I don't know how to do this snorkeling!" No problem! We have in our Century Village Snorkel Club a very able, competent and helpful instructress whose name is Josie Wayner. Josie gives lessons on all the fine points of snorkeling on Wednesday at 1:00 pm at the Camden Pool. For more information, call Josie at 561-684-2649.

One of our constant predicaments is the uncertain conditions of the weather, tides, and wind. Conditions which raise havoc with our snorkeling plans. And so, we have developed an additional side pursuit to fill the void of poor weather by taking to the various parks in the county and, yes, even the whole state of Florida, to observe the great wonders of nature.

Our club meets every first and third Friday of the month at 11 am at the Clubhouse.

At the last meeting, we had nominations of officers for the new season. The names put forth were Georgette LaChance for president, Lucea Keller for vice president, Nada Tauer as secretary, and Sondralee Wynn as financial secretary.

Shirley Mindel, the regular writer of this column, is presently unable to write this due to personal circumstances. However, she is expected to return and continue with her column. We pray that her situation will be happily resolved.



Bowling

Robert Fogelman

Did you know that Century Village has a bowling league that meets every Thursday from September to April at 1:00 pm at the Verdes Tropicana Bowling Alley? That 17 teams consisting of four members each plus ten substitutes all bowl each week for the first, second and third team trophies and for individual high score men and women trophies? That the season ends with a delicious luncheon and entertainment?

The second half of the sea-

son will soon start and all bowlers are urged to "c'mon down" and be a team member.

Here are a few scores from our October bowling. High game:

Men

Barney Jacilla — 223;
Frank Titone — 220; Sam Potish — 220, Frankie Degregio — 214

Women

Arlene Siegel — 187;
Mary Caggiano — 181; Flo Begner — 179; Anita Dunitz — 176.

For more information, call president Sam Rosen at 478-3079.



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Organization News

Continued from page 32

Italian-American Culture Club: Meets third Wed at the Clubhouse Party Room at 3:30 pm: Dec 2-5, trip to Saxony Hotel in Miami; Dec 18, cruise the *Jungle Queen* riverboat; Jan 7, 6:00 pm, dinner/dance at the Doubletree Hotel; Jan 29, 11:00 am, pig roast picnic at Okeheelee Park; Feb 2, Royal Caribbean cruise for 8 days/7 nights; Feb 17, 10:00 am, outdoor renaissance festival; Feb 27, Daytona Beach weekend; Apr 21, 5 days in Vegas. In addition, an AARP driving course will be held Nov 27, Dec 18, Jan 29, and Feb 26. Angelo 687-1611, Paul 640-9855, Peter 478-8194, Carol 687-0836

Judith Epstein Chapter of Hadassah: Meets every third Wed at Cong. Anshei Sholom at 12:30 pm: 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.

Mind Spa Discussion Group: Meets first and third Wed, 3:00 pm, from Dec 18 thru Apr 2003, in the Main Clubhouse, Classroom B (or check staff office). Allan 687-3502.

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 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 Teyve & His Daughters*, \$42 (Elsie 688-0547, Millie 689-7074, Rose 686-8899), Jan 22,

Web Site

By Ken Davis

Wow! Adelphia has offered all Century Village residents a deal on their high speed Internet access called "Power Link." You can eliminate your dedicated or second phone line. It works with your existing cable line and is always on. Cost to CV residents *only* is \$30 per month. For the winter residents, it can be shut down in the summertime and the cost will be \$5 per month. There is a package kit for self-installation or \$50 will allow Adelphia to install it, including the modem, Ethernet card, etc.

Once again, CV residents only, and spread the word. Call 930-2225 for more information.

"A smile is a
 curve that sets
 things
 straight."
 Phyllis Diller

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, in Music Room of Main Clubhouse. Edy 687-4255.

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



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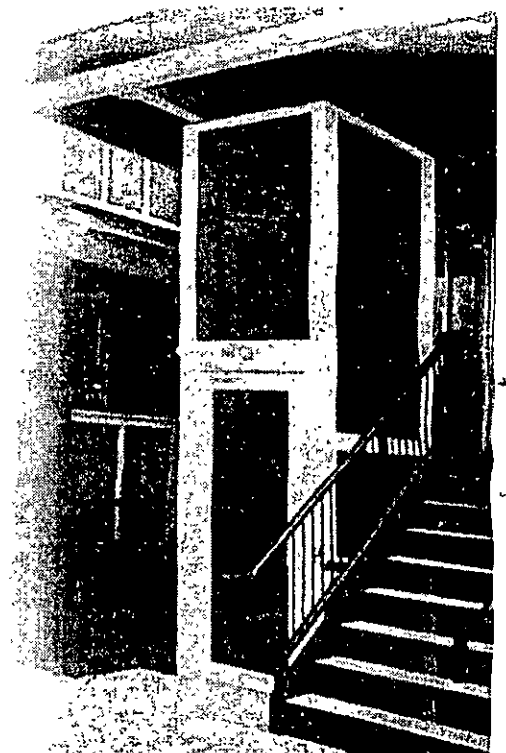
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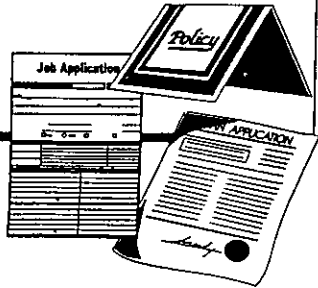
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Facts for Consumers



FAIR CREDIT REPORTING



Federal Trade Commission
Bureau of Consumer Protection
Office of Consumer & Business Education
(202) 326-3639

September 1997

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

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

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

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

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

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

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

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

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

A. Yes, if you ask for it. The CRA must tell you everything in your report, including

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

Q. Is there a charge for my report?

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

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

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

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

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

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

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

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

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

Q. Can my employer get my report?

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

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

A. Not without your approval.

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

A. "Investigative consumer reports" are detailed reports that involve interviews with your neighbors or acquaintances about your lifestyle, character, and reputation. They

may be used in connection with insurance and employment applications. You'll be notified in writing when a company orders such a report. The notice will explain your right to request certain information about the report from the company you applied to. If your application is rejected, you may get additional information from the CRA. However, the CRA does not have to reveal the sources of the information.

Q. How long can a CRA report negative information?

A. Seven years. There are certain exceptions:

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

limitations runs out, whichever is longer.

Q. Can anyone get a copy of my report?

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

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

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

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

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

Q. Are there other laws I should know about?

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

Q. Where should I report violations of the law?

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

For More Information

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

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



Great Truths Great Truths About Life That Little Children Have Learned

No matter how hard you try, you can't baptize cats.

When your Mom is mad at your Dad, don't let her brush your hair.

If your sister hits you, don't hit her back. They always catch the second person.

Never ask your 3-year-old brother to hold a tomato.

You can't trust dogs to watch your food.

Don't sneeze when someone is cutting your hair.

Never hold a Dustbuster and a cat at the same time.

You can't hide a piece of broccoli in a glass of milk.

Don't wear polka-dot underwear under white shorts.

The best place to be when you're sad is Grandpa's lap.

Great Truths About Life That Adults Have Learned

Raising teenagers is like nailing Jell-O to a tree.

Wrinkles don't hurt.

Families are like fudge: mostly sweet, with a few nuts.

Today's mighty oak is just yesterday's nut that held its ground.

Laughing is good exercise. It's like jogging on the inside.

Middle age is when you choose your cereal for the fiber, not the joy.

Great Truths About Growing Old

Growing old is mandatory; growing up is optional.

Forget the health food. I need all the preservatives I can get.

When you fall down, you wonder what else you can do while you're down there.

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

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

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

Wisdom comes with age, but sometimes age comes alone.

"The man who wastes today lamenting yesterday will waste tomorrow lamenting today."
Philip K. Raskin

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Licensed Occupational Therapist



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Licensed P.T. Assistant



Amy Sheldon, L.P.T.A.
Licensed P.T. Assistant



Darren Peterson
Rehabilitation Technician



Kathleen Lehner
Front Office Supervisor



Deborah Garner
Billing Supervisor



Carmen Hoffman
Billing/Collections Specialist



Andre Peterson
Rehabilitation Technician



Angela McCloud
Rehabilitation Technician



Chris McKenzie
Transport Coordinator

CENTURY VILLAGE BUS SCHEDULE

INTERNAL BUS SCHEDULE										5:30 LUNCH				
INTERNAL RT-1														
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	LUNC	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	3:04	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 B	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02	10:02
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 J	8:08	9:08	10:08	11:08	1:08	2:08	3:08	4:08	5:08	6:08	7:08	8:08	9:08	10:08
GOLFS EDGE	8:10	9:10	10:10	11:10	1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10	9:10	10:10
COVENTRY	8:12	9:12	10:12	11:12	1:12	2:12	3:12	4:12	5:12	6:12	7:12	8:12	9:12	10:12
NORWICH	8:14	9:14	10:14	11:14	1:14	2:14	3:14	4:14	5:14	6:14	7:14	8:14	9:14	10:14
SAJSBURY	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	
WE DO BUS CHARTERS	
SHIPS, DINNER THEATER, SHOWS	
AIR PORT'S FLEA MARKET'S	
BINGO, JAI-LAI, ECT.	
WE GO ANYWHERE IN FLORIDA	
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MALL BUS					
CLUB	PHAR-	P.B.		PUBLIX	CLUB
HOUSE	K-MART	MOR	MALL	J.C.C.	COMM DR
9:00	9:10	9:20	9:25	9:05/9:35	STOP
10:00	10:10	10:20	10:25	10:05/10:35	ON
11:00	11:10	11:20	11:25	11:35	REQUEST
1:00	1:10	1:20	1:25	1:35	
2:00	2:10	2:20	2:25	2:35	
3:00	3:10	3:20	3:25		
4:00	4:10	4:20	4:25		
5:00	5:10	5:20	5:25		5:40
6:00	6:10	6:20	6:25		6:40

EXPRESS BUS					
LEAVE CLUB HOUSE AT 8:40, DO THE PERIMETER DRIVE					
CLUB	PINE	WINN		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	
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.	1:35	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	9:30
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	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-HOUSE	9:35		XX)
WELL-M	10:05	1:15	XX)
C-HOUSE	10:35		XX)
TARGET	11:00	12:00	2:0)
K-MART	11:05	12:05	2:0)
WAL-M	11:10	12:10	2:1)
C-HOUSE		1:45	2:3)

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

❖ Painting Services

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

❖ Landscape Design and Installation Services

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

❖ Pest Control Services

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

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