


Reporter

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

Volume 22 No. 1

January 2003

President's Message



Vivian Walsh

Reclamation — We have met with South Florida Water Management District, the Department of Environmental Protection, a hydrogeologist, and various officials connected with water use in South Florida. We are now waiting for a contract so that we can agree to the terms as described to us. The purpose of the meeting was to see that there would be no interruption of water to our sprinkler systems in CV, even under drought conditions, by maintaining the water levels in our lake and canals.

Also, the county is in the process of putting in new water meters, which will include a dual-check valve which will insure that there will be no cross connections to contaminate our fresh water drinking system. They estimate that it will take approximately a year and a half to complete this project.

New UCO Office Building — We are moving forward with our plans to renovate the building as soon as the county gives us title to the property.

New Pharmacy — The plan is to have a pharmacy in the Sinai Medical Building. The pharmacy plans to open in January for CV residents only and will provide free delivery service. They are presently contacting all companies that provide pharmaceutical insurance for our residents and then their rates will be discounted.

Golf Course — Turtle Bay golf course has a new manager who is looking for more members from CV. He is cooperating with UCO in cleaning up adjoining canals and is trying to get a major golf tournament for our golf course.

Plantings on the Swales — We recently held a meeting to decide on what should be planted in the UCO property adjoining the perimeter road (swales). The plan is to complete all the plantings by the end of 2003 and all trees and bushes will be drought tolerant and will be native to Florida. We are also planning to add plants outside the entrance and exit to the east gate, where no plants currently exist.

I have received hate mail in the past, but the latest one is, by far, the lowest. Not only did the writer vilify our past presidents, but also my deceased husband. The officers of UCO are all volunteers and receive no compensation, but there are people who do not believe that anyone would give of their time and effort merely to benefit our fellow neighbors. This letter was written by a small worm that did not have the courage to sign its name to it.

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.

HUD Requirements Under the Fair Housing Act

By David Frankel

(This column is repeated for ALL officers: Newly elected for 2003 and those officers away from our Village for the summer months. Questions? See me at the UCO office.)

Sec. 100.307 Verification of Occupancy

(a) In order for a housing facility or community to qualify as housing for persons 55 years of age or older, it must be able to produce, in response to a complaint filed under this title, verification of compliance with Sec. 100.305 through reliable surveys and affidavits.

(b) A facility or community shall, within 180 days of the effective date of this rule, develop procedures for routinely determining the occupancy of each unit, including the identification of whether at least one occupant of each unit is 55 years of age or older. Such procedures may be part of a normal leasing or purchasing arrangement.

(c) The procedures described in paragraph (b) of this section must provide for regular updates, through surveys or other means, of the initial information supplied by the occupants of the housing facility or community. Such updates must take place at least once every two years. A survey may include information regarding whether any units are occupied by persons described in paragraphs (e)(1), (e)(3), and (e)(4) of Sec. 100.305.

(d) Any of the following documents are considered reliable documentation of the age of the occupants of the housing facility or community:



- (1) Driver's license;
 - (2) Birth certificate;
 - (3) Passport;
 - (4) Immigration card;
 - (5) Military identification;
 - (6) Any other state, local, national, or international official documents containing a birth date of comparable reliability; or
 - (7) A certification in a lease, application, affidavit, or other document signed by any member of the household age 18 or older asserting that at least one person in the unit is 55 years of age or older.
- (e) A facility or community shall consider any one of the forms of verification identified above as adequate for verification of age, provided that it contains specific information about current age or date of birth.
- (f) The housing facility or community must establish and maintain appropriate

policies to require that occupants comply with the age verification procedures required by this section.

(g) If the occupants of a particular dwelling unit refuse to comply with the age verification procedures, the housing facility or community may, if it has sufficient evidence, consider the unit to be occupied by at least one person 55 years of age or older. Such evidence may include:

- (1) Government records or documents, such as a local household census;
- (2) Prior forms or applications; or
- (3) A statement from an individual who has personal knowledge of the age of the occupants. The individual's statement must set forth the basis for such knowledge and be signed under the penalty of perjury.

(h) Surveys and verification procedures which comply with the requirements of this section shall be admissible in administrative and judicial proceedings for the purpose of verifying occupancy.

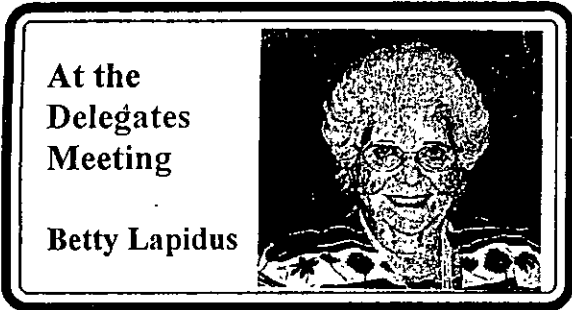
(i) A summary of occupancy surveys shall be available for inspection upon reasonable notice and request by any person. (Approved by the Office of Management and Budget under control number 2529-0046.)

Delegate Meeting
Fri., Jan. 3, 2003, at 9:30 am
in Auditorium
All Welcome!!!

Bar Codes Will Be Issued
on Fri., Jan. 10, 2003, 9 to 11 am
Anshei Sholom Synagogue

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

Call Security in an Emergency
689-0432



At the Delegates Meeting

Betty Lapidus

December 6, 2002 Treasurer's Report

Marie Oliver reported on cash balances.

A moment of silence was held in memory of Art Hoffman, Co-Chair of the Transportation Committee and member of our Executive Board.

President's Reports

Water Reclamation — At a recent meeting, we met with the County and City Departments, Pat Blunck, South Florida Water District, Palm Beach County Water Utilities Department, Department of Environmental Protection and the Health Department. The time table is about 18 months. As per the Health Department, the county is installing certain back flow water valves in our fresh water meters. Our drinking water is purified and very good.

Pharmacy — Vivian announced there will be a pharmacy in the CV Medical Building as of January 2003. They will have competitive prices and will make deliveries inside CV. This will be a regular drug store and will accept health plans, etc. This is for CV residents only.

Golf Course — There is a new manager of the golf course and they will try to come down in their prices in order to get CV people as members.

New UCO Building — At our July Delegate Assembly, there was no quorum, therefore all decisions made at the Executive Board stands. To clear up this matter, we now have a motion as follows: That this Delegate Assembly confirm the purchase of the old Medical Building at the Okeechobee gate at no more than \$104,693 and its eventual conversion into UCO's new Executive Offices. The motion was passed.

Committee Reports

Bar Codes — Sid Schuman reported bar codes on the second Friday of each month at the Temple from 9 to 11 am. If your bar code consistently does not work, it will be replaced.

Beautification — Edith Zedonick reported that the

bougainvillea along our fence at Haverhill Road have been weeded and will be pruned in the near future. She reminded us that there is to be no parking on the swales because this breaks up our sprinkler system. There was a question regarding a sidewalk alongside of CV and Vivian responded by informing us that the county will not give us a sidewalk because it is not in their budget.

C.O.P. — Phil Shapkin reported that people walking on the roads at night should carry a flashlight or wear reflective clothing so that they can be seen on the roads.

Benches/Signs — Haskell Morin reported that if benches need to be worked on, please leave a written message for him at the UCO office.

Lights — Larry Kall reported that FPL will install 200 watt bulbs where necessary.

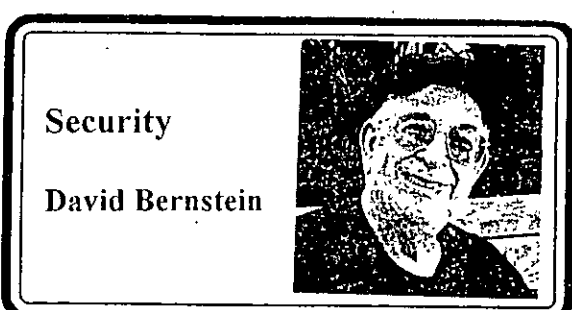
Infrastructure — Pat Blunck reported that we are working on our projects. FPL older poles need to be retrofitted. Let us know by giving us a written memo.

Insurance — Dan Gladstone reported that because there is a new carrier, insurance rates will be lower by 7%. Keep the reserve because the deductible is going up to \$5,000. The maintenance companies know about this. Each association is definitely involved in any claim that is made on the building. He reminded us of the dangers and expenses of mold that may form in the apartments after there is a water leak. See his column.

Investigations — David Frankel reported on the need for a biannual checkup of occupants' ages. Investigation prices will remain at \$100 each because we are rebuilding our legal fund.

Transportation — President Vivian Walsh announced the appointment of Pat Blunck as co-chair with Mike Spilken of this committee. Mike reported that it is not feasible to add bus stops nearer to buildings.

Old Business — There



Security

David Bernstein

The Ape Man must have moved into Century Village recently. Why? I'll tell you; just give me a chance.

It seems that a young man, whose Mommy lives in the Village, wasn't called in. The guards told him to pull around and use our courtesy phone and have Mom call the gate.

After some choice expletives to the guards, the man got out of his car, went up to the gate arm, and physically tore the arm off its bracket. Then he ran. The sheriff, of course, was called, but he was gone by the time they got here.

Folks, why this ugly story? Because too often, over and over, guests abuse our guards verbally, and sometimes even an attempt at physical abuse. This is not only wrong, it's immoral.



was a question regarding renovation of South Canal behind Kingswood F; Pat Blunck reported he is considering different options on how to control this problem.

New Business — Raccoons in area of Wellington C — please note that the natural habitat of these animals are being destroyed and during the dry season, raccoons come out to drink at our canals. It is up to each building association to take care of this. A suggestion was made to install bars on the Dumpsters and this keeps the lids down.



"It is a luxury to be understood."
Ralph Waldo Emerson

Order Your Palm Beach Post
from a Century Village Resident (Plymouth)
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The Man in the Glass

When you get what you want in your struggle for self
And the world makes you king for a day.
Just go to the mirror and look at yourself
And see what that man has to say.

For it isn't your father, mother, or wife
Whose judgment upon you must pass
The fellow whose verdict counts most in your life
Is the one staring back from the glass.

Some people might think you're a straight shooting chum
And call you a wonderful guy

But the man in the glass says you're only a bum
If you can't look him straight in the eye.
He's the fellow to please — never mind all the rest —
For he's with you all through to the end
And you've passed the most difficult test

If the guy in the glass is your friend.
You may fool the whole world down the pathway of years

And get pats on the back as you pass
But the final reward will be heartache and tears
If you cheated the man in the glass.

Anonymous

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Transportation

Michael Spilken



It is with a very heavy heart that I open this column. A dear friend and co-chair of this committee, Mr. Art Hoffman, was unexpectedly taken from us on November 24. The committee and I would like to extend our most heartfelt and deepest sympathy to Mrs. Hoffman and the Hoffman family. Art will be missed immensely.

On a happier note, congratulations to **Roland Valiere**, our driver of the month for November. Roland has been with Capri Transit for the past 16 years. He is well deserving of this honor. Look for this column in the issues to follow and find out who will be the driver of the month. If you, the resident riders, would like to nominate a driver for this honor, please write his name on a piece of paper and bring it to the UCO office.

I would like to address a situation that is happening on our buses. Some of our riders are eating on the buses and are leaving wrappers and crumbs. This causes an infestation of ants and other creepy crawlers on the vehicles. We maintain cleanliness on the buses and we would appreciate it if you, the riders, follow suit.

I must also remind all of you to please not ask the drivers to make stops where they are not supposed to. The driver will be reported and if he/she continues to do this, it is very possible that he will lose his job.

We hope that all of our residents enjoyed a bountiful and joyous Thanksgiving and that you all have a Happy Chanukah and a very Merry Christmas. Until next time, happy riding.

A Cell Phone Feature: #77

I never even knew about this #77 feature! This actually happened to someone's daughter Lauren was 19 years old and in college. This story takes place over the Christmas/New Year's holiday break. It was the Saturday before New Year's and it was about 1 pm in the afternoon, and Lauren was driving to visit a friend.

An unmarked police car pulled up behind her and put his lights on. Lauren's parents have four children (high school and college age) and have always told them never to pull over for an unmarked car on the side of the road, but rather wait until they get to a gas station, etc. So Lauren had actually listened to her parent's advice, and promptly called #77 on her cell phone to tell the police dispatcher that she would not pull over right away. She proceeded to tell the dispatcher that there was an unmarked police car with a flashing red light on his rooftop behind her.

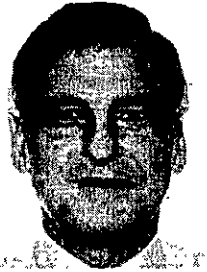
The dispatcher checked to see if there was a police car where she was and there wasn't, and he told her to keep driving, remain calm, and that he had backup already on the way. Ten minutes later, four cop cars surrounded her and the unmarked car behind her. One policeman went to her side and the others surrounded the car behind. They pulled the guy from the car and tackled him to the ground. The man was a convicted rapist and wanted for other crimes.

I never knew that bit of advice, but especially for a woman alone in a car, you should not pull over for an unmarked car. Apparently police have to respect your right to keep going to a "safe" place. You obviously need to make some signals that you acknowledge them (i.e. put on your hazard lights) or call #77 like Lauren did. Too bad the cell phone companies don't give you this little bit of wonderful information. So now it's your turn to let your friends know about #77.

From the Internet

Insurance

Dan Gladstone



Refreshing news: Our insurance agency, Plastridge, was successful in obtaining a new property policy that will commence on January 1st. This policy will provide better coverage with a cheaper premium. Considering that we estimated 20% higher cost, we now project 7% lower expense. In addition, acquiring a cheaper property policy for the first six months (between hurricane seasons) gave us more surplus on the insurance premiums for 2002. Your maintenance companies will have the actual dollar amount.

Although UCO spends a lot of time and effort attempting to educate the associations about the possibility of water damage, we still get calls that inform us (and the

insurance company) about heavy losses due to water leaks. Heavy losses can be avoided if the main valve (faucet) is shut when the apartment is left vacant.

As a result of multiple water damage claims, the insurance company is raising the deductible to \$5,000. That means that in every occurrence of water damage to an apartment, the first \$5,000 comes from the association pocket. UCO keeps stating that the associations are involved in any damage to the walls (not including the paint or wallpaper), ceilings, floors (not the tiles or carpets), etc.

Have you sent the signed forms to the Water Utility Department?

Beautification Committee

Edith Zedonik



This is an update on beautification plans for Century Village.

Trees along the perimeter road have been fertilized and mulched. Bougainvilleas along Haverhill have been weeded and will be pruned after they finish blooming.

We encourage all associations to beautify their entrances. Many have done so and it is a great improvement.

Many associations have planted hedges to hide their Dumpsters. This is also a great improvement and we encourage all associations to do the same.

Here are a few hints for

your Christmas potted planter:

1. To keep house plants in good condition while away for up to two weeks, just water well and place in large plastic bag and tie with a twist.

2. Mums — cut old blossoms, water sparingly, and keep pinched back after planting outside.

3. Poinsettias — don't overwater; keep in cool area. Plant outside when weather is warm and keep pinched back until September to make plants bushier.

That's all for now — happy holidays!

Lighting

Larry Kall



As you drive around the Village, you may occasionally see an orange tape around a light pole that is not working. This is the method we use to mark a light that is out so when the repair person or crew comes around during the daytime, he will know which light to fix. Yes, sometimes you will see a tape on a light for some time before it gets fixed. Remember, this is Florida, and nobody seems to rush to do any repairs or much else unless it is rushing through a traffic light that has turned red so that driver will not have to wait for about ten minutes

before the next green light.

The Lighting Committee continues to look for dark areas in the Village, of which there are many, in the hopes that when money becomes available again, we will know where to spend it.

The Somerset area, many years ago, went into a program with all the buildings in Somerset to improve the lighting and share the cost equally. This program is working well and more improvements will be seen in the future. If your area would like to do this, we can help you set up the program and get it going.

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

Century Village Web Site

Ken Davis



Everyone who has a computer today is aware how informative it can be with an Internet server. They can be had for limited free usage or they can be had for up to \$50 per month for unlimited usage.

We have been able (through our Century Village Computer Club) to obtain high speed access from Adelphia.

The cost to all residents at this time is \$30 per month; this is a fabulous bargain. Call 930-2225 and be sure to tell them you want the deal offered to CV residents.

With whatever server you have, be sure to click on our CV web site. centuryvillagewps.org. Tell your friends, relatives, and anyone else with a computer who has Internet access.

Navajo Wisdom

About 1969 or so, a NASA team doing work for the Apollo moon mission took the astronauts near Tuba City, where the terrain of the Navajo reservation looks very much like the lunar surface. Along with all the trucks and large vehicles, there were two large figures dressed in full lunar spacesuits

Nearby, a Navajo sheepherder and his son were watching the strange creatures walk about, occasionally being tended by personnel. The two Navajo people were noticed and approached by NASA personnel

Since the man did not know English, his son asked for him what the strange creatures were and the NASA people told them that they are just men that are getting ready to go to the moon. The man became very excited and asked if he could send a message to the moon with the astronauts

The NASA personnel thought this was a great idea so they rustled up a tape recorder. After the man gave them his message, they asked his son to translate. His son would not.

Later, they tried a few more people on the reservation to translate and every person they asked would chuckle and then refuse to translate. Finally, with cash in hand, someone translated the message "Watch out for these guys, they come to take your land"

From the Internet

Pumps Committee

Leonard Tompkins



Reclaimed Water

For about three years, we have been working to get reclaimed water for our lakes. On Thursday, December 5, 2002, we had a meeting with all the controlling departments that have to do with the permits needed for the job. Now we think we have all our ducks in a row so to speak and will be able to get on with the project. There are still a lot of things to be done to accomplish this but at least we know what we have to do to meet all the requirements. It looks like we are still talking about 18 months to two years to complete the project.

The rest of our irrigation system seems to be working well. We have some breakdowns from time to time, but we get them repaired as

quickly as possible.

We still have a problem with wasting a lot of water running down the streets. If you see a lot of water in the streets near your building, please call your maintenance company to check the system. Our lakes are getting very low again and we don't want to have to cut back to two days a week. We can't be everywhere in the Village to see when the water isn't going on the grass. We need your help. There will always be some water that gets into the street, that can not be helped. We are talking about when it is a river. Remember, this is your Village and it is all run by volunteers, so we need everyone's help to keep it looking nice.

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

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- Lo-lights
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- Gels Full Set \$20
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Hours:
Mon - Fri. 8 a.m. - 6 p.m.
Sat. 8 a.m. - 5 p.m.
Sun. Closed
Evening Hours by Appt. Only.

MEETING DATES — 2002-2003

OFFICERS	EXEC. BOARD	DELEGATES
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.*

"There's a lot of love here." - Renee Brand

Palm Beach Shores Nursing and Rehabilitation Center is dedicated to creating a loving, stimulating, family-centered environment for our residents and their families. We know we are achieving this. But, we thought it would be better if our residents told you.

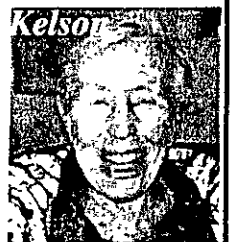


"If anything, they treat you too well. They are very considerate of my active participation."

- Jack Webster



"The staff is very good... nice environment." - Dorothy Kelson



If you or someone you know needs long-term care or rehabilitation, please give us a call. We are Palm Beach Shores. And we are all about our residents, just like this ad.

Palm Beach Shores Nursing and Rehabilitation Center

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Experience the difference caring makes

Report from Sinai Medical Center

Imagine this: Your cough won't quit and your fever is soaring, and the doctor's schedule is completely booked. The receptionist tells you that a nurse practitioner is available to see you. Although you don't know much about nurse practitioners, you set up an appointment.

If this has happened to you, your apprehension is understandable — every patient wants the best medical care available. But what many patients have discovered is that Advanced Registered Nurse Practitioners (ARNPs) provide excellent care and are an integral part in assisting doctors to manage acute and chronic illness.

At Sinai Medical Center, your medical facility here in Century Village, we use a nurse practitioner as a complement to the physicians in our office. With training in strong patient communication skills, today nurse practitioners bring expert assessment skills to the health care menu. While physicians are trained to diagnose and treat disease, nurse practitioners are trained to focus on patients and their response to illness. Working together with, and under the supervision of, the primary care doctor, a nurse practitioner is able to increase the amount of time and attention a doctor's office may give a patient and their health care needs. Nurse practitioners have a strong educational and counseling component to what they do: helping patients adjust to chronic disease treatment and monitoring their progress, and because they have expert training in listening skills, they can often detect ancillary problems that may be bothering a patient.

Because at Sinai Medical Center we believe communication and education are the cornerstones to better health, we would like to inform the community about the important role nurse practitioners play in our patients' care.

A nurse practitioner is a registered nurse with a master's degree and six years of medical training. Additionally, they have advanced educational skills and training in a specialty such as geriatrics, and are accredited through a national board exam. These nursing profes-

sionals work closely with doctors to provide high quality and individualized care for their patients. Their training emphasizes disease prevention, reduction of health risks, and thorough patient education. NPs make **prevention, wellness, and patient education** priorities. This can mean fewer prescriptions and less expensive treatments, and informing patients about their health care and encouraging them to participate in decisions. What are the Responsibilities of a Nurse Practitioner?

- Collaborating with physicians and other health professionals as needed, including providing referrals
- Educating patients on health behaviors, self-care skills, and treatment options
- Diagnosing and treating acute illnesses, infections, and injuries
- Diagnosing, treating, and monitoring chronic diseases (e.g., diabetes, high blood pressure)
- Obtaining medical histories and conducting physical examinations
- Ordering, performing, and interpreting diagnostic studies (e.g., lab tests, X-rays, EKGs)
- Prescribing medications
- Prescribing physical therapy and other rehabilitation treatments
- Providing health maintenance care, including annual physicals

Why Our Doctors Use a Nurse Practitioner

Our nurse practitioner works together with our doctors to supplement your care. She and the other members of our office staff are here to ensure that your health needs are met with knowledgeable professionals offering you the time and compassion you need. When making an appointment, you can choose whom you want to see. All of an NP's activities are supervised by our doctors, but our patients may always communicate the desire to have their care directed only by the physician.

At Sinai Medical, we have a nurse practitioner because it allows us to spend greater time with patients and offer more personalized care, focusing not only on health problems, but also on the effects health problems have on people and their families.

Head for the South Florida Fair for a day of fun and festivities!

No matter how big or small your group, we'd love to help you put together a special visit to the South Florida Fair. What a great way to experience all the fun of the Fair with your friends and neighbors. We'll help you arrange all the details, including Fair admissions for as low as \$9 per person and door-to-door transportation.

We'll even include:

- FREE Palm Beach Post newspaper for every group member.
- A FREE carousel ride for every group member.

There are many exciting things to do at the Fair. Animals, arts and crafts, the tastiest food you find only at the Fair, great entertainment, a Circus of Illusions, unique exhibitors and our historic Yesteryear Village, where you can experience life in Florida the way it used to be. Make your plans now!

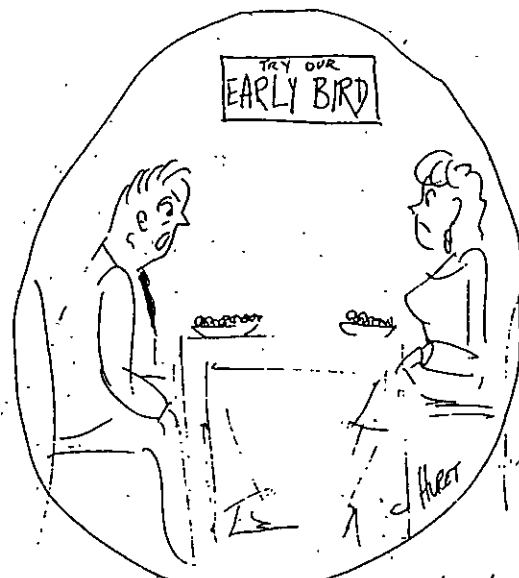
Seats are limited. Call Mike Spilken at the UCO Office

9am-11am, Mon-Thurs., to reserve your seats.

All reservations must be in by Jan 10, 2003.

2003 South Florida Fair runs January 17 to February 2, 2003.

Under Dr. Reinberg's direction and supervision, our nurse practitioner assists in explaining the details of health problems, medications, and other topics to help people fully understand how to take care of themselves. She can spend additional time to answer questions and address patient's concerns about their health and their health care. Most importantly, she emphasizes wellness through compliance with prescribed treatments and self-care by giving people the information they need to make healthy lifestyle choices and health care decisions.



"MY GOD, MARTHA—THOSE ARE WORMS!"

WELCOME BACK TO TURTLE BAY CENTURY VILLAGE RESIDENTS

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GOLF RANGE OPEN UNTIL 9 PM

UCO Reporter

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

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Doesn't Anyone Care?

I recently returned to Century Village after having been away for some time. As I approached the entrance to this community, my eyes were greeted by a beautiful display of flowers, shrubs, and trees. Where there once was nothing more than dirt, I saw green grass throughout. The officers of UCO and their committee on beautification deserve a standing ovation and the thanks of all our residents for the work that went into transforming our Village into a place of beauty.

So — what went wrong? As I attempted to exit by way of the West Gate on Monday morning, November 4th, I became involved in a delay in a congested roadway. The traffic light was green, yet the automobiles were not moving. Eventually, as the traffic started to move, I became aware that the cause of the delay was that someone was attempting to cross Okeechobee Boulevard in a golf cart. To the best of my knowledge, these golf carts are intended to be used solely on a golf course or on roads inside Century Village leading to a golf course. Perhaps this genius was not aware that the golf cart was not a legitimate vehicle to be used on the street, nor did this cart display a registration plate. I doubt if there was any insurance to operate this cart on public streets. I wonder if this person gave thought of what would happen if they were involved in an accident.

Speaking of accidents, later that evening, after the show, I, as well as many of you, became witness to a terrible accident outside the Main Clubhouse. I don't know who was at fault, but someone had to be speeding for a vehicle to end up in the canal. What I would like to know is where was our security? Didn't we at one time have security outside to assist in directing traffic? Yes, I know — there were two security guards at the entrance of the Clubhouse doing exactly what they were instructed to do. Yet no one was directing traffic — I know because I was there. The same thing happened two years ago and someone lost their life. I don't know what the rush is to be the first one out of the Clubhouse to go home. What for? There are no babies to take care of, so what's the hurry? We took a long time to get here; relax. The posted speed limit

The Mail Bag Riddle Me This



Only in America...
...can a pizza get to your house faster than an ambulance
...are there handicapped parking places in front of a skating rink
...do drug stores make the sick walk all the way to the back of the store to get their prescriptions while healthy people buy cigarettes in the front.

here in Century Village is 25 MPH. Now, I don't have the means to check speed limits, nor do I care to. However, I can easily see that vehicles, including service vehicles, are exceeding that. Please, remember that there are people who must use canes and walkers and cannot move as fast as you would like. Perhaps, one day, you may want others to extend the same courtesy to you.

Sy Brooks

Protest Use of Burning to Clear Properties

Recently, West Palm Beach's Century Village and the surrounding areas have been subjected to a spate of vile, acrid, smoke-filled air due to developers burning foliage to clear properties.

In the recent elections, voters were asked to give their opinions on protecting pigs and banning indoor smoking in public places. How about protecting the health of residents by banning burning that pollutes the air?

Our residents don't even know what's going on. Behind our backs, waivers were signed to allow a land-clearing company to get a permit to burn foliage on property right next to Century Village. The burning went on from early in the morning to evening and the odor lingered overnight.

The smoke-filled air is a hazard to our health, especially to those who have asthma and respiratory problems. Many people who are old and fragile live quietly in Century Village. They should be respected and not be subjected to such abuse.

In other states, it is against the law to pollute the air by the use of burning. I was really shocked that Florida allows it.

Residents should deluge officials with phone complaints about the burning. The health department number is 355-3070; county officials can be reached through the county information office, 355-2040.

Marcha Lova

...do people order double cheeseburgers, large fries, and a diet Coke.

...do banks leave both doors open and then chain their pens to the counter.

...do we leave cars worth thousands of dollars in the driveway and put our useless junk in the garage.

...do we use answering machines to screen calls and then leave the calls waiting so we won't miss a call from someone we didn't want to talk to in the first place.

...do we buy hot dogs in packages of ten and buns in packages of eight.

...do we use the word "politics" to describe the process so well. *Poli* in Latin means "many" and *ticks* mean "bloodsucking creatures."

...do we have people driving up to ATM machines with Braille lettering.

Ever Wonder Why...
...the sun lightens our hair, but darkens our skin?

...you don't ever see the headline "Psychic Wins Lottery"?

...doctors call what they do "practice"?

...lemon juice is made with artificial flavor, while dishwashing liquid is made with real lemon?

...it is that the man who invests all your money is called a broker?

...the time of day with the slowest traffic called "rush hour"?

...there isn't mouse-flavored cat food?

...when dog food is "new and improved tasting," who tests the taste?

...they don't make the whole plane out of the indestructible stuff that the black boxes are made of?

...sheep don't shrink when it rains?

...they are called apartments when they are all stuck together?

...if "con" is the opposite of "pro," is congress the opposite of progress?

...if flying is safe, why do they call airports "terminal"?

From the Internet

Arthur Hoffman

By Vivian Walsh



Who Was Arthur Hoffman?

He was a kind, solicitous man who was the first person to help in any way he could. I can speak for myself because Arthur called me every morning to make sure I was all right. Arthur was a dedicated volunteer at UCO and served as a co-chairman of the Transportation Committee. His advice was very valued. Arthur was my friend and he will truly be missed. May he rest in peace.

Arthur also was active in his condo association. He was a vice president of Plymouth #4 Condo Association and was primarily responsible for the huge improvement in their grounds, making it a showplace in Century Village.

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WHY CANADIAN PRESCRIPTION DRUGS ARE LESS EXPENSIVE!

Now that it is clear that Washington won't fulfill campaign promises to provide Medicare recipients with adequate drug coverage, and HMOs and Health Option Plans are dropping most prescription brand medications, anxious senior citizens are desperately searching for ways to curb their soaring drug costs.

Prescription medication costs in the United States keep going up! The cost of U.S. prescription drugs increased 17% each of the two past years!

With seniors, and others, demanding change and Congress not certain how to fund the benefits, it's possible Washington will try to force the pharmaceutical companies to lower their prices, the same way Medicare forced hospitals and doctors to accept what the government was willing to pay. However, this could take many years to accomplish! More immediate is the recent announcements that many, if not all, HMOs and Health Option Plans will be dropping brand name prescription drugs and in some areas, such as Palm Beach County, all drugs including generics as January 2003.

Unlike the United States, Canada is a Socialized Medicine country. This means the Canadian government mandates Federal and Provincial price controls over drug prices including the profits the Canadian pharmacy many add to the drug price. Pricing controls on the pharmacies in the U.S. don't seem to be regulated and the price of a drug can vary significantly between pharmacy chains and individual pharmacies.

In Comparison:

Price Controls
Major R&D Costs
Major Advertising Expenses
Political Lobbyists

U.S. Drugs

No
Yes
Yes
Yes

Canadian Drugs

Yes
No
No
No

By factoring in their R&D costs, lobbyist costs, advertising expenses and their patient rights it is clear why U.S. prescription drugs are so expensive.

In addition to the above, consider the monetary exchange rate between Canada and the United States. It certainly favors the American prescription drug consumer. The exchange rates, which vary from time-to-time, are currently about \$1.55 for every U.S. dollar.

WHAT ARE YOUR ALTERNATIVES?

A local company, U.S./Canadian Discount Drugs is dedicated to providing alternative methods of securing Canadian prescription drugs at reasonable prices. Their offices are located at 800 N. Ocean Drive in Hollywood, Florida. They are Members of the Greater Hollywood Chamber of Commerce and the Better Business Bureau. Their telephone numbers are 954-922-0222 or toll free at 1-888-989-0222.

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Book Discussion Series at Okeechobee Branch Library

This season's book discussion series, sponsored by the Friends of the Palm Beach County Library, is entitled "Family Portraits: Exploring the Meaning of Family." Each month, we meet to discuss a book dealing with the theme. Remaining books in the series are: *The Shipping News*, by Anne Proulx; *The Good Earth*, by Pearl S. Buck; *Family Pictures. A Novel*, by Sue Miller; and *Bastard Out of Carolina*, by Dorothy Allison. Copies of the books are available at the reference desk.

The discussions are led by Dr. Carole Policy. She holds a master's degree in English from FAU, and a Ph.D. in American literature from FSU. She teaches writing and American and English literature at PBCC, Boca campus. Dr. Policy is married and has two grown daughters.

All Century Villagers, including seasonal residents, are eligible for a free library

card by simply 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.

January Programs at Your Library

- 1/03 — Book Discussion, 10 am
- 1/13 — Presidents and Their First Ladies, 2 pm
- 1/16 — Basic Computers, 2 pm
- 1/17 — Introductory Internet, 10 am
- 1/21 — What Great Works of Art Say, 6 pm
- 1/29 — Coin Collecting, 6:30 pm

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

ROAD RULES AT INTERSECTIONS

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2. The first vehicle to reach the intersection has right of way.
3. If more than one vehicle reaches the intersection at the same time the vehicle on the right has right of way.
4. Do not assume that any other driver knows these rules. Pull out of an intersection cautiously and, if possible, signal with a gesture to the other driver(s).

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(REPRINTED FROM THE PALM BEACH POST)

The Palm Beach Post

FINAL EDITION

WEDNESDAY, DECEMBER 13, 1995

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New eyes really color my world

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

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



George McEvoy

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

George McEvoy is a columnist for The Palm Beach Post.

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'The Villcentian
Max Hammerman



In Answer to the
December Villcentian
By Guest Columnist
Gert Friedman

Dear Max,
Your halcyon days of yore in Brooklyn evoked memories of similar activities in the Bronx — except that we in the other borough, instead of going to the Paramount, went to Loews Paradise on the Grand Concourse (when our escorts were flush). We also indulged in ice cream sundaes lavishly adorned with real whipped cream, cherries, sprinkles, and other delights. Never mind that my parents had a candy store and ice cream; Krums on the Concourse was more enticing!

We had our basement clubrooms and fraternities, our Bronx Ys, the Dyckman Street Ferry which took us to the Palisades Park across the Hudson. We often went to the Staten Island Ferry, which cost a nickel, across the bay. Sometimes, there was an accordionist who played some familiar tunes, but I can't remember anyone ever tipping him. It also cost five cents to the subway from the Bronx to the lower tip of Manhattan. For 20¢, we rode the subway, the Staten Island Ferry (round trip), and brought a sandwich along to appease our appetites which were stimulated by the seabreezes.

And how about those frequent excursions to the Bronx Zoo, which was free

then? It is now part of the World Wildlife Federation, and the entrance fee is about \$2.50, except on one day a week. Yes, I saw *Hamlet* from the 55¢ seat, starring John Gielgud, and occasionally ventured a trip to Coney Island, Brighton Beach, and a real outing on the Hudson River Day Line to Bear Mountain! Wasn't that delightful? I mustn't forget Orchard Beach and Pelham Bay, where we rented a rowboat, got sunburned, and had a picnic!

I must mention that when a Brooklyn boy dated a Bronx girl, he expected a reward for the lengthy trip, and many a lad went home frustrated and swearing he wouldn't make that mistake again!

The Dinosaur is still on exhibit at the American Museum of Natural History, but there is a new and exciting Planetarium. And let's not forget Greenwich Village, the New York version of Hyde Park, where the diversity of political opinions was colorful and poets recited the classics on demand or treated us to their own poetry. All free! There were skillful roller skaters, acrobats, fellows in drag, and a variety of human specimens. We have good memories when you and I were young(er). Thanks for dredging them up!

Love, Gert

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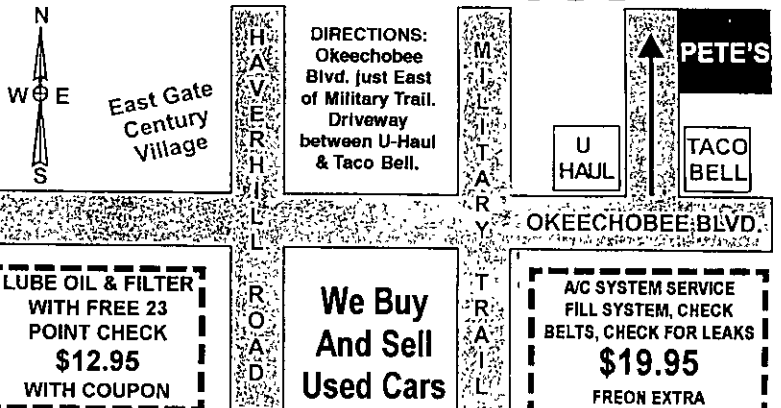
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of Note**

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Lily Bondy — An Artist's World

"I was Speedy Gonzales," Lily Bondy says of her first job, making silk flowers. Half a century later the acclaimed artist still works quickly, because her watercolor technique, "wet-in-wet," with the colors "flowing" demands speed or else the colors will become muddy.

Lily Bondy arrived in Century Village "under duress," she recalls. Her path to Florida, as well as her journey to America from her native Vienna, are sad tales with happy endings. In each instance she was rescued by a woman whose compassionate caring almost literally saved her life.

She was an only child in a middle-class family when Hitler came to Austria. An aunt in the Lower East Side of New York went door-to-door begging for the money she needed to obtain an affidavit to bring her teenage niece to America.

Her rescuer in 1981, shortly after she was widowed, was Anna Goldenberg-Schwarcz of Golf's Edge. "She saved my life," said Lily, anxious to tell the story of her ministering angel. "She took me under her wing, brought me to Century Village to stay with her. I would not have survived without her. I was a basket case."

Yet the Bondy watercolors are not gloomy; they sing with color and joy. Experts have compared her art to Raoul Dufy's and John Marin's. "I only paint 'happy'," she said. "With painting I push back everything that was lousy and rotten in my life."

To enter Lily's corner apartment in Wellington D is to walk into an artist's world. Her own paintings as well as those of others make every wall exciting. Her refrigerator door is edge-to-edge with color photos of family. The small bedroom is her studio, with her work table overlooking a lake.

"I must have natural light. I paint every morning, and the water I look out on and love is reflected in my land-

scapes." Along with her rapid brush she sometimes adds a few lines with her bamboo pen, giving an ink-and-wash feeling.

Lily Bondy paints only from memory — sometimes with a sketch or photo. Her current work may reflect her memories of exotic places visited: Tahiti, Israel, Easter Island, South Africa or her monthly trips to the Loxahatchee Wildlife Refuge, where she once was a docent.

But Lily's all-time love of place is New Hampshire. "My husband and I used to love mountain climbing, especially Mount Washington," she recalls. She still goes to New England every summer.

Asked in an interview, "What is quirky about you?" Lily laughed and answered in her slight Viennese accent. "Quirky? What is quirky? I don't know what the word means; I'll have to call my children and Anna. Can I get back to you?"

Something she calls a quirk, but that is true of really creative artists: she refuses to paint a picture to match a sofa or décor. "I lose a lot of sales that way," she said.

Lily Bondy's life, despite its upheavals, has been brightened by the colors of her art and leavened by her sense of humor. She first exhibited her drawings and watercolors in Vienna at the age of 11. In the United States she has studied art at 10 schools and workshops, exhibited many times, including at the Ann Landers Gallery in Woodstock, NY. She has won more than 30 awards.

Lily Bondy's work is currently on display at the Clubhouse Art Gallery and Northwood College. An exhibit of her watercolors will open Jan. 5 and close Feb. 28 at the Town Hall of the Town of South Palm Beach.

Hearing devices available
Those wishing to purchase hearing devices for use in the clubhouse auditorium may do so by contacting the Staff office in the Main Clubhouse for information and arrangement

The Verdict is

These are from a book called Disorder in the Court, and are things people actually said in court, word for word, taken down, and now published:

Q: What is your date of birth?

A: July 15th.

Q: What year?

A: Every year.

Q: What gear were you in at the moment of the impact?

A: Gucci sweats and Reeboks.

Q: Now doctor, isn't it true that when a person dies in his sleep, he doesn't know about it until the next morning?

Q: Did you check for breathing?

A: No.

Q: So, then it is possible that the patient was alive when you began the autopsy?

A: No.

Q: How can you be so sure, Doctor?

A: Because his brain was sitting on my desk in a jar.

Q: But could the patient have still been alive, nevertheless?

A: Yes, it is possible that he could have been alive and practicing law somewhere.

From the Internet

Lily Bondy is having a solo show of her watercolors at the Town Hall of South Palm Beach 3577 S. Ocean Blvd. Jan. 5th to Feb. 28th **OPEN HOUSE** Sun. Jan. 5th 2-4pm

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Remember When — 20 Years Ago

This Month

By Marilyn Nissensohn

I am having the time of my life! (Well, almost.) I have always enjoyed history and politics; in fact, I majored in politics in college and my very best grades in high school was in the other — they still taught history when I went to school. But back to the topic: Lately, I have been enjoying the chance to delve into the history of UCO via old copies of the *UCO Reporter*. Join me in this nostalgic journey through the archives.

Features

UCO announced its first anniversary luncheon/dance/installation to be held at the Colonnades Hotel on Singer Island for \$10 per person. The chairpersons were Charles Cahn and Jean Zohn.

The contract to build the fence around the Village was signed by both management and UCO's president, Philip Sokol. Joe Lillenfild and Howard Kaye were assigned to work with the construction company.

The problems of a community-wide transportation system and a program of road maintenance was an on-going problem and a call for unity and cooperation from the residents was made by then president Philip Sokol.

Balloting for UCO delegates in the 29 areas of Century Village resulted in the election of over 100 area representatives and an equal

number of alternates. The delegates were scheduled to meet to organize the new assembly for the upcoming year. At that meeting, nominations for UCO officers would be presented. (Do you remember how the elections worked? The article did not go into the details of the voting process.)

Residents were informed that they would be getting new ID cards at the cost of one dollar.

Complaints regarding the bus company's schedule and maintenance were vociferous.

This issue also included: Roving Reporter, Village Vignettes, Advertiser's Index, Poets' Corner, What's on Your Mind? (forerunner of Letters to the Editor), and the Curmudgeon's Corner.

Advertisements included: dinner at IHOP for \$2.95; Tony Roma's ribs; Ponderosa steakhouse, Sizzler steakhouse; many banks; a three-day/two-night trip to Epcot Center for \$119, Sedco Discount Drugs; and several other restaurants, many of which are no longer in business.

If you recall these events and would like to elaborate on them or if you can fill me in on the original election process mentioned above, please call me at the *UCO Reporter* at 683-9336, or leave a message for me at the UCO office in the *Reporter* folder.

Cantors to Present Yiddish Song Concert

The Yiddish Culture Club will present a Yiddish music concert at the Clubhouse on Tuesday, December 31, at 10 am. Cantor Sheldon Chandler and Cantor Irvin Bell of Deerfield Beach and pianist Gary Lawrence will perform a new program titled "Rav Dovid'l — From Talneh to Rumania."

The famous Rav Dovid'l from Berdichev will travel in Yiddish songs to the famous Jewish areas of Eastern Europe that were the best known and most fondly remembered

shtetls.

The songs will recall the great centers of Yiddishkayt, Bessarabia, Bialistok, Galitsiya, Belz, Rumania, and others.

This will be Cantor Chandler's fourth appearance for the Yiddish Culture Club. Each season he prepares an original Yiddish music program for the club. Cantor Bell is the cantor of Temple Beth Tikvah and the musical director of the Jewish Chorale.

Program is free to all Century Village residents.

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What is the Importance of a First Mortgagee Foreclosure Action When a Unit Owner is Delinquent?

Florida Statutes and, in most situations, the governing documents for a community association, provide that a community association's lien for failure to pay maintenance assessments is subordinate to any first mortgagee. In other words, once the first mortgagee commences a foreclosure proceeding, it is highly unlikely that the association may end up recovering very little, if anything, from the delinquent unit owner. As such, it is important for the association to understand the consequences of proceeding against a delinquent unit owner in this situation.

Condominium associations are distinguishable from homeowners associations. A condominium association, according to statute, in the event of a first mortgagee foreclosure, is entitled to one percent (1%) of the mortgage or six (6) months past due maintenance assessments, whichever is less. A homeowners association, on the other hand, is entitled to nothing when a first mortgagee forecloses.

Should the property be sold at a foreclosure sale, with a third party purchasing the unit, it is possible that the association may recover some, if not all, of the assessments and costs of collection from the court registry, from surplus funds, if the purchase amount exceeds the amount of the first mortgagee's judgment. §718.116 Fla. Stat., which governs condominium associations, has recently been revised to provide that if a third party purchases at a foreclosure sale, and they have not been assigned the right to bid from the first mortgagee, it is possible that the third party purchaser may be responsible for all past due maintenance assessments to a condominium association. However, since this law is new and untested, it is unclear exactly how a judge would apply the new law.

It is important to note that the association should act cautiously when dealing with first mortgagee foreclosure actions so that the association is not unnecessarily exposed to liability for attorneys fees and costs. Unfortunately, in the typical outcome when the first mortgagee proceeds to foreclosure, the association ends up having to write off

all or most of the unpaid assessments. There is an upside, however, in that the debtor unit owner is removed from the unit and cannot cause any more financial hardship to the association.

"Get a good idea and stay with it. Dog it, and work at it until it's done right."
Walt Disney

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

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As I See It
Don Amter



Wal-Mart and Apples

How much do you pay for an apple? That seems to depend on prices set by the big supermarket chains for apples as well as for most other foodstuffs.

It turns out that the biggest chain of food stores today is Wal-Mart! It's the biggest in the US and — indeed — it may be the biggest in the entire world!

Here is how it works. The biggest apple-growing region in the US is in the northwest state of Washington, where it is the number one crop — especially in the area around the towns of Yakima and Wenatchee. The apples are picked by some 60,000 farm workers — almost all of whom are Mexican. They average about \$7,000 a year, and with no benefits. They live in appalling huts and are constantly exposed to pesticides used on the crops.

Wal-Mart proclaims: "Low prices, always!" But its low prices come from its ability to bully its suppliers and squeeze the farm workers. So you can blame the high cost

of an apple on the large retail chains like Wal-Mart. And this actually applies to all the other food items you buy as well.

Politicians like to talk about family farms. A long time ago, farms were the number one way of earning a living, that is, from the soil. But gradually, big commercial enterprises have taken over. By 1900, half of the country was still farming, but for the other half, industrialization was taking over. Now there are less than two million independent farmers. So the sentimental image of the rugged, self-reliant farmer is an idea of the past. You know that painting of the farmer standing next to his wife — he in overalls with a pitchfork in his and his wife in an apron with her hair drawn severely back?

The reality is the destruction of the family farm and the takeover by large corporations who run their enterprises like factories. The Wal-Mart owners — Sam Walton and his four sons — are each multi-billionaires.

And like all corporate executives, they got there by putting on the squeeze at every level. In their stores, the clerks, handlers, etc. get the minimum wage allowed, but they are given pep talks about how they are members of a family and are expected to be cheery and make nice to all the customers!

One result of this corporatization of agriculture is crop specialization. For instance, there used to be about 85,000 sub-varieties of corn. But the big buyers have forced it down to just about the six they want to market.

In central America, where Indians have been growing corn for eight thousand years, they are now in trouble, according to scientists and researchers. With our genetic alterations, genetically modified corn has gotten into the Mexican crops and is altering their production. Considering that corn and rice are by far the basic foodstuff of the world's population, you can see the wide-reaching implications of all this. It is estimated that about 70% of all the food we buy now contains such GM genes.

For instance, the big chemical producer, Monsanto, has genetically altered soy beans to be compatible with much more pesticide usage. Monsanto boasts that nearly all soy beans on the market are so modified!

Unfortunately, the Food

and Drug Administration has resisted calls for labeling it as such. So now, 70% of prepared foods you buy in the supermarkets contain genetically modified soy bean flour and greater doses of pesticides. And that is only for starters; consider that all this GM stuff and pesticides is in the feed for livestock — cattle, chickens, etc. No wonder some people are turning to organically grown foods

which do not contain this stuff!

So when you hear about "tree-hugging" environmentalists, you should know that all this is part of their concerns. It is the welfare and health of all of us they are trying to protect.

A Reminder to us All - Check Those Alarm Batteries.

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From The Wellingtonian, December 1981

As can be seen from the title of this article, there was a newsletter some time ago published in the Wellington area back in the 1980s

The following excerpts from a few items may be of interest to current residents of this area as well as to others.
We Struggle On

The wave of protest built up by the United Committee Against Landfill Site #6 has already shown some gratifying results. The Solid Waste Authority now says it will try to put the landfill and the incinerator at Dyer Boulevard.

Programs and Services

Village Management has notified us that the cost of running the entertainment, educational and recreational programs exceeds the \$785,400 per year provided in the COA lease amendment. Under that amendment, management has the right to increase admission fees, reduce programs or services, or a combination of both. They offered to sit down and discuss the matter with us, but due to the surpris-

ing lack of interest manifested by our CV unit owners, each of our associations has been informed that management will reduce the programs and services. How they do it, we will learn later.

Miscellaneous

On December 1, 1981, your maintenance charges are going up by \$1.20 per month for a two bedroom unit, and by \$1.03 for a one bedroom unit, due to an increase in garbage collection and liability insurance rates effective November 1st. We were told that these amounts will be reduced by about 5¢ on May 1st, 1982, since the amount unpaid during November is being pro-rated over the five months between December 1st and May 1st.

Philip Sokol

For Your Own Good

Most of us have been here in Wellington for many years, have served our buildings and community organizations. We are all getting older and therefore do not have the health or desire to serve any-

more

There are, however, those who agree to serve and in many cases are rewarded by ingratitude and abuse

Let us stop being legal technicians. Let us run ourselves and buildings in a manner which best promotes the health and happiness of the unit owners. After officers are elected, let their collective judgment guide us. Let us show our appreciation of their efforts, and even if we have to disagree with them, let us do it like humans and not with abuse and rancor.

We must all remember that we do not want to arrive at a point where no one will serve and we must then hire professionals to do this, or appeal to the courts for the appointment of a receiver.

We must do everything to make people willing to serve, or we will be compelled to spend a lot to have the courts or private people do it for us.

Al Baker

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Out of their seats they go, to reach the aisle.
Give the appearance, they can run a mile.
They must run to the bus to be on time...
So they can wiggle in to the head of the line.
They park their cars at odd angles, so you can't pass...
I feel like swearing, but it isn't my class.

Izzy Markowitz

A Reminder to All -
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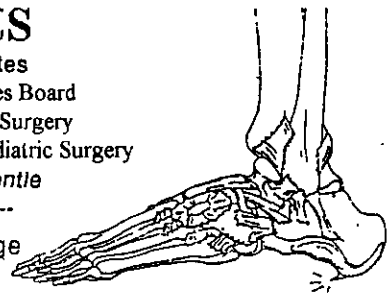
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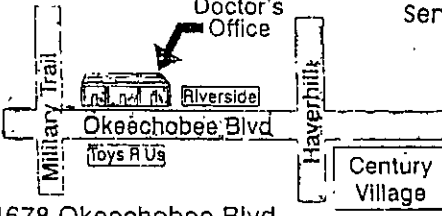
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HAPPY NEW YEAR



How to Save Some \$'s

By Les Segarnick

If you thought saving a few hundred dollars each year was good, how about a plan that is guaranteed to save you *thousands* of dollars and do good for all concerned? Read on...

The Economic Growth and Tax Relief Reconciliation Act of 2001 was signed into law by President Bush in mid-year 2001 and grants federal tax exemption on earnings from state plans when used to pay for qualified higher education expenses. Higher education expenses that can be paid with these accounts include tuition, room and board, books and fees, and any other expenses that students are required to pay to attend any accredited college or university in the United States. By making the earnings from these accounts tax free, the president and Congress have provided a powerful incentive for families to save for the future costs of sending their children or grandchildren to college.

This legislation makes a college education more affordable and helps families prepare for the costs of sending a youngster to college. The main purpose of this plan is to increase access to higher education by offering families a simple, safe, affordable, and dedicated way to save for college. In addition to federal tax exemption, many states also offer significant state tax incentives which include state tax exemption on the earnings and deductions from income taxes based on annual contributions. In general, the provisions of this plan are effective for taxable years beginning after December 31, 2001.

The College Savings Plans Network (CSPN), an affiliate of the National Association of State Treasurers, believes that more and more responsibility will fall on the families of our nation to pay for college costs. The American people want the opportunity to replace debt with savings, and the states are now delivering that dream.

For more information about state "529 plans," call toll free 877-277-6496.

Wish I Said That

By John Saponaro

"If you find it in your heart to care for somebody else, you will have succeeded."

Maya Angelou

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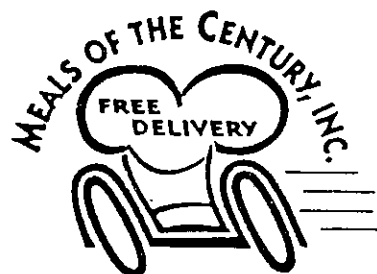
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The Night After Christmas

"Twas the night after Christmas and all through the house,
 Not a creature was still, not even the mouse.
 The stockings hung from the chimney no more,
 For they had been thrown all over the floor
 Ma in her kerchief and Pa in his cap,
 Had gotten up early from their long winter's nap.
 There still were some gifts left under the tree,
 Waiting to be opened by the family and me.
 Gift wrap and ribbon were tossed all about,
 There just wasn't time to throw it all out.
 When all of a sudden there came such a shatter,
 We all jumped up to see what was the matter.
 A baseball had come through the window pane,
 Bounced twice, then rolled 'till it hit the toy train.
 Pa was out the front door in a flash,
 While we all bent over to pick up the glass.
 The boy from next door with his new Christmas ball,
 Had thrown it so hard it went over our wall.
 In came Pa with the boy by the arm,
 Who repeatedly cried, "I didn't mean any harm."
 Pa said, "You don't toss a ball with all your might,
 And why are you out playing so late in the night?"
 "My father's at work and my mother's away,
 And I'm left alone for most of the day.
 My father is a watchman and comes home late,
 And I'm told to play in the house and just wait.
 When my father finds out he'll be plenty sore."
 Then the boy kept quiet and didn't say any more.
 There came at the front door a very loud knock.
 Pa said, "I wonder who that is so late on the clock."
 There stood a large figure in a red Santa suit,
 With a very fat stomach and a long beard to boot.
 "I just finished work and coming home from the job,
 When on passing by, I heard the boy sob.
 All this day I've given people joy,
 I thought I could help now by giving a toy."
 "It's because of a toy that's the cause of this trouble,"
 Pa pointing his finger at the broken glass rubble.
 "I don't think he meant to do it," the man in red said,
 "After all, it's Christmas, can't you forgive him instead?"
 "You're right," Pa said, and turned toward the kid,
 "I can remember as a boy the many things that I did,
 I'm sorry that I seemed to be so rough,
 I really didn't mean to act that tough."
 Pa picked up the ball and gave it to the boy,
 "Here you are, kid, go out and play with your toy.
 But do me a great favor, make one correction,
 Please throw the ball in another direction."
 It was then we all noticed that the man with the beard,
 Suddenly, quietly had apparently disappeared.
 "It seems he just simply vanished," said my mother,
 As we looked around, and then at each other.
 "You don't suppose it was really he,"
 Pa said as he looked straight at me.
 It was then we all heard a loud tinkling sound,
 Which came from outside and seemed all around.
 We all went to the window and looked to the sky,
 In time to see Santa and his sleigh fly by.
 It was then we all heard as it went out of sight,
 "Merry Christmas to all and to all a good night."

Victor Cutler



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Helpful Hints

By Larry Kall

President, Village Mutual Service

Some Other Problems

I have been asked to bring up another type of problem in the Village. That is, deteriorating catwalks. The building I live in is an example of the problem and we now have to spend a lot of money correcting it.

The original catwalks were built with metal reinforcing bars covered by cement. Over time, water has seeped into the cement and rusted the metal bars. As the metal rusts, it expands, and causes the top surface to break up. Over the years, buildings like mine have used a Band-Aid approach to the problem by patching the holes in the cement as they appear and hoping for the best. Unfortunately, this no longer works for us and probably will not work for your building.

At this time, our building has hired a cement contractor who will chop up portions of the catwalk cement and dig down to reinforcing bars. When he reaches the bars, he will coat them with something like epoxy and then restore the cement portions that were dug out.

We expect the process of chopping up the cement and making the necessary repairs not only to be a dusty process but an expensive one — a lot more than a few hundred dollars.

The cement contractor also told us that the weekly washing of the building and catwalk is one of the reasons our catwalk is deteriorating and he strongly suggested that we wash the catwalks no more than once per month, something that we plan to do. Every time the catwalk is washed or gets rained on, small pools of water settle and eventually some of this water seeps into the cement and gets down to the reinforcing bars.

Since our buildings are

Recognition Luncheon

By Marilyn Nissensohn

Many of us give of our time and expertise on various committees. We work hard and in many cases view our "jobs" as just that — a job to do as well as we can. We work long hours and accomplish much. Look around you and see what has been done in our Village. It does not happen just by wishing. It happens because of the dedicated people who put their hearts and know-how into all they do.

UCO recognizes this and how best to thank these committed residents than by a recognition luncheon.

Boy, was it good! We had a great time! The food was good. The speeches (only two) were short and the company was terrific. More than 200 UCO volunteers arrived at the Sheraton Hotel for an indoor buffet barbecue consisting of hamburgers, frankfurters, barbecued chicken, potato salad, cole slaw, baked beans, rolls, salads, cheeses, and oh! those wonderful desserts. You had to walk past those desserts very quickly or they leaped out and stuck to the hips. Coffee and tea were also available.

Speaking about company — I had the opportunity to hug, kiss, and speak to so many friends whom I had not seen in months. It was special. I miss not seeing them regularly. Everyone enjoyed the afternoon.

Special thanks to all who worked so hard to make this event the happening that it was.



getting older rather than younger, we need to do what we can to keep the catwalks from collapsing, even if it means that they are a little less clean.

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Dorothy R.

By Irv Rikon

Thanksgiving eve. The room is spacious and attractive: off-white color walls, natural wood floor; abstract pastel mural with lounge chair and love seat that match it. One wall is glass; a door opens onto a quiet garden area. There's a television set, two, in fact. And there's a bed, a hospital bed. A woman lies in the bed. She's dying. She's my mother

Three days before, she was brought here. The hospital doctor had telephoned me at home to say he could do nothing more for her. Kidney failure. Inability to keep food down. Great difficulty breathing. Those last two were the reasons I called 911. Ambulance. Hospital emergency room. Multiple tests. Conclusion: Over and above all else, my mother had suffered a heart attack. Hospital admittance. Complications. And the doctor's call.

There are two alternatives, he explained. "We can try heroic treatments here, and maybe we can relieve the kidney problem. But if we succeed in doing that, we'll probably cause an imbalance that will upset something else. The better choice would be to move her to a place that won't cure her but will care for her and make her comfortable until nature is allowed to take its course. After all, she's 93 years old"

At 93 years of age, one human machine is breaking down. That's why this Thanksgiving Eve — and on into the day — I am in a hospice room, silently gazing at the tired, tortured face of my once robust, now thin, pale and frail mother. Heavily sedated, once in a great while, she awakens from troubled sleep and indicates recognition of me and her caregiver of two years who arrives with her husband. She actually manages to laugh when we attempt to humor her.

I write this because all of us who survive to a certain age have gone through or will go through variations of such nights and days, and I wish to share some thoughts on an experience that is universal.

My mother breathes heavily with help from a plastic band tied under her nostrils. The band reaches to a gadget attached to the wall. It supplies oxygen. But she's not sufficiently sedated. Her hands fidget to her face, to her body. She brings her hands to her mouth, as

though to eat, although its been close to two weeks since she's ingested solid food. She scratches itches, pulls off her blanket, then puts it on. And pulls it off again. I call the nurse. Twice. Twice additional medication is given to calm her.

We're born. We die. We suffer. All living beings at some time suffer. The whole religion of Buddhism begins with that premise. But by age 93, you've either attained Enlightenment or you haven't. I believe my mother has.

Two years ago, she was in great pain, unbearable pain, the cause uncertain. I was out of town when the climax was reached. I returned to learn that two days earlier she had been institutionalized in a mental hospital. Confusion: my mother in a mental hospital? Why? Centuries seemed to pass before someone informed me that a social worker had heard my mother ask how many aspirins would

be necessary to swallow and take one's own life. For that, he'd had her committed.

During one terribly long weekend, I uncommitted her — with help from a psychiatrist, who did not even know her.

But as I told him, when you get to be up in years, when you're in pain and depressed because beloved family members and dearest friends have departed to another realm, when future prospects for simple pleasures seem dim, when you're growing weary from daily chores, the rules by which younger people assess life need to change. The fact is every human being should have the right to pass on with dignity and a sense of self-worth. Prolonging life for its own sake is wrong.

I believe — in common with Hindus and Buddhists and as certain Jews did some 2,000 years ago — in reincarnation. We're born. We die. We live again. If that's true, we should be reborn in a con-

dition of dignity. Karma: You begin life anew in accordance with the deeds and thoughts of your past lives.

Shortly after being discharged from the institution, yet still in terrible pain, my mother's right hip was fractured.

Withal, as I said, I think she attained Enlightenment. Perhaps she lived longer just for that. Six months after major surgery to replace her hip and with lots of time to ponder, she reached the conclusion that everything happens according to God's "Master Plan." And so she came to make peace with God and with herself.

I live in a retirement community and, as an educator, have taught "senior citizens" for many years. Looking at some of the older ones as I look at my mother now, I think that the great tragedy of youth is so many young people fail to recognize in their elders a kindred spirit. This woman was vital; dynamic; loving; hard-working.

So were most of them. It's another universal. Like the James Stewart character in Frank Capra's movie, *It's a Wonderful Life*, all good people do things that in some way help others. That's why they — and we — are here. But in their final stages, who knows them for what they were? And are — still!

I suppose that the knowledge of who we are and where we stand in relationship to others is a small part of what it takes to gain Enlightenment.

At the end, we pass on as individuals. In a place like hospice, care is genuine. Okay, so the name tag at the entrance to the private room reads "DOROTHY R." My mother, in keeping with family tradition, spelled her name with an "A" — "DORATHY." But then, my mother always had a good sense of humor. It used to amuse her that people changed her name in keeping with *their* tradition.

Continued on page 25

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Report From an Israeli Woman

I am not the least afraid to go anyplace, by bus or to a mall.

I didn't change or stop doing anything I used to do before this mess began!

People tend to forget that twice the casualties from terror get killed on the roads!

More people still die from heart attack, cancer, and other diseases; they just don't show them on TV.

Don't misunderstand me, there is still a war going on, it's not pleasant, but, let's face it:

We have never been better off!

It's only TV and the media that make people think that the end of the world is coming.

Only 60 years ago, they were leading Jews to their death like sheep to the slaughter!

No country. No army. 55 years ago!

Seven Arab countries declared war on the small Jewish State, only a few hours old!

We were then 650,000 Jews! Against the rest of the Arab world!

No IDF (Israel Defense Force). No mighty air force. Just tough people with nowhere to go.

Lebanon, Syria, Iraq, Jordan, Egypt, Libya, Saudi Arabia attacked all at once.

The country the UN "gave us" was 65% desert. The country started from scratch!

35 years ago! We fought the three strongest armies in the Middle East and wiped them out in six days.

We fought against different coalitions of Arab countries with modern armies and masses of Soviet Russian weapons, and we still won!

We have today a country, an army, a strong air force, a high-tech economy exporting millions.

Intel, Microsoft, IBM develop their products here.

Our doctors win world prizes for medical developments.

We made the desert flourish, selling oranges and vegetables to the world.

Israel has sent its own satellite into space! Three satellites all together!

We sit proudly with...

the US, with 250 million people.

Russia, with 200 million people

...China, with 1.1 billion people.

the Europeans — France, England, Germany — with 350 million people.

The only countries in the world to send something into space!

Israel is today a world nuclear power family with the US, Russia, China, India, France, and England (We don't admit it, but everyone knows...)

To think that only 60 years ago, we were led, shameful, with no hope, to our death!

We crawled out of the burning ashes of Europe. We won our wars here with less than nothing in our hands. We built an "empire" out of nothing.

Who the hell is Mr. Arafat to make me scared? To make me be terrified? You make me laugh!

Passover was celebrated. Let's not forget what the story is all about.

We overcame Pharaoh.

We overcame the Greeks.

We overcame the Romans.

We overcame the Inquisition in Spain.

We overcame the Pogroms in Russia.

We overcame Hitler.

We overcame the Germans.

We overcame the Holocaust.

We overcame the armies of the seven Arab countries.

We overcame Saddam.

Take it easy, folks; we will overcome the present enemies, too.

No matter which part of human history you try!

Think of it, for us, the Jewish people, our situation has never been better!

So, let's lift our heads high; let's remember:

Any nation or culture that tried to mess around with us was destroyed — while we kept going!

Egypt? Anyone know where their empire disappeared to?

The Greeks?

Alexander of Macedonia?

The Romans? Does anyone today speak Latin?

The Third Reich? Anyone heard any news about it lately?

And look at us, the nation from the Bible, from slavery in Egypt, we are still here, speaking the same language! Right here, right now.

The Arabs don't know it yet, but they will learn that there is one God.

As long as we keep our identity, we are eternal.

So, sorry for not worrying, not bitching, not crying, not being scared.

Things are OK here.

They surely can be better.

But still!

Don't fall for the media junk. They won't tell you that there are festivals going on, that people keep on living, that people are going out, that people are seeing friends.

Yes, our morale is low. So what?

It's only because we weep for our dead while they enjoy the blood.

This is the same reason why we will win, after all.

You can forward this article, if you choose, to the whole Jewish community, and to people throughout the world.

They are part of our strength. It might help some of them to keep their heads up high.

Tell them that there is nothing to worry about.

Tell them to think big, and to see the whole picture.

"See you next year in Jerusalem."

From the Internet

Dorothy R.

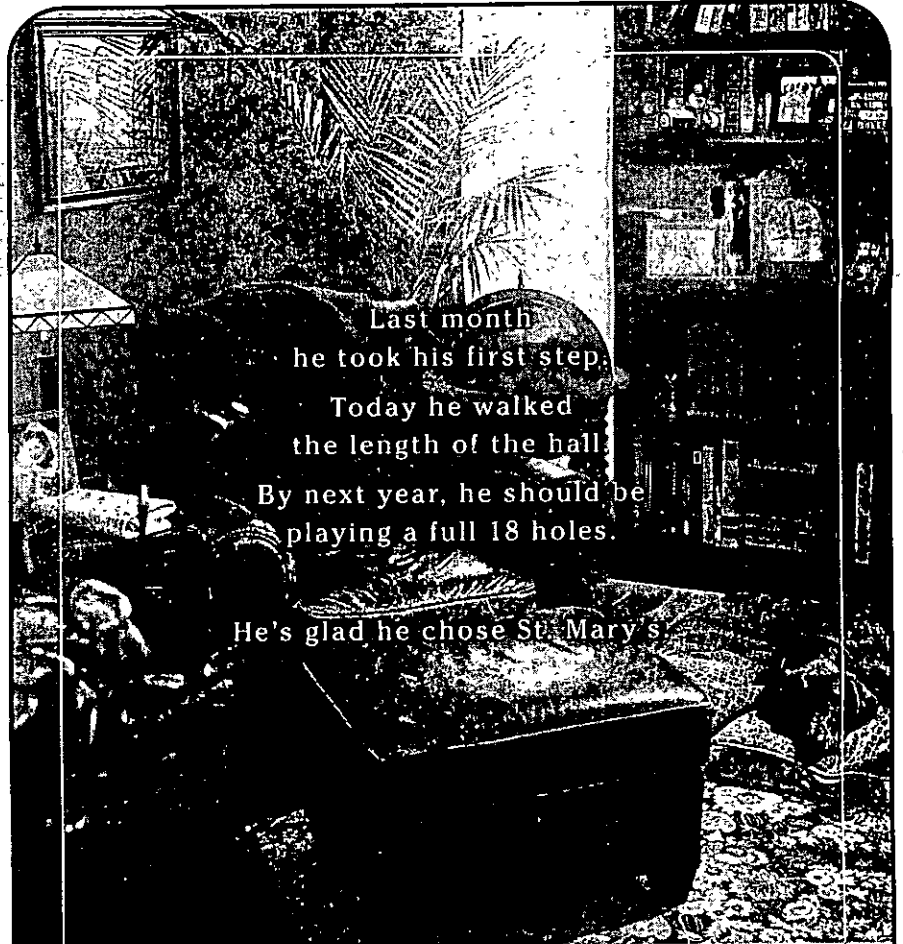
Continued from page 24

Her hands are fidgeting again. She speaks — inaudibly. To whom is she speaking? She's aware of my presence — at intervals. What is she thinking? Yes, she is thinking. Dare I intrude upon her thoughts? I try that. I take her hand. She accepts my hand. But another time, she jumps. I have frightened her. Do demons pursue her in her thoughts? Does a Glorious Presence wait to receive her? I don't know.

For my mother, Thanksgiving was always a special day. Over 60 years ago, she married on Thanksgiving. During my lifetime, she never remembered her wedding date. She knew only that Thanksgiving was one of the happiest days of her life.

No, Mums, this isn't the best Thanksgiving we've spent together.

'Til we meet again, all my love, and God bless!



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**Random
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**Robert
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Premonition — The other day, I woke up with a premonition. A premonition that something was going to happen, so I dressed carefully, drove my car to UCO very carefully, and I looked at every face that came into the UCO office. Of those people who came in to see me, I listened very carefully to their problems and to the numerous calls I received.

I again drove very carefully on my way home when I decided to stop at the bank and Publix. I looked real carefully at people while I was in the parking lots of both places. I saw many faces that I knew and hundreds of faces of strangers. A sheriff's deputy could've complimented me on my careful drive home.

Safe, safe at last. What could happen here, a fall, an unwanted telephone call, a water leak? So I waited and waited, when my doorbell rang. This was it! No, it was only the mailman with a package. Then the phone rang. Should I answer it? I picked up the telephone and it was only someone who wanted to sell me some insurance or long term care.

As the evening approached, I became more and more apprehensive. When it became bedtime, I decided to re-evaluate my day. Why was I so worried? Did it do me any good to spend the whole day worrying? The moral of the story is: Don't worry — it does no one any good to worry what may happen to me or someone close to me. Leave the premonitions to the psychics.

Music — I do not play any musical instrument. I do not know any of the songs that are popular these days. I never dreamed that I would be writing an article about music. So here is my contribution to the world of music.

It is said that music soothes the soul of the savage beast. I would hate to be playing the radio while being attacked by a savage lion or tiger.

Does hi-brow music mean opera? What's wrong with opera? Some of the most beautiful music can be heard and seen at the opera. Did you

know that some of our modern songs were re-written from composers of years ago?

Can you understand "rap" music? I don't like the beat and I can't understand the words. Am I an old fuddy-duddy? Just give me our music of the 40s, 50s, and 60s.

However, I must confess that some of our old songs were no better than the idiotic songs of today. For instance: "Three Little Fishies," "Walla, Walla, Bang, Bang," and "Mairsy Doats and Dosey Doats."

So when you come down to the nitty-gritty, it all comes to a personal like or dislike. I

think I'm going home to listen to some of my favorites, Tony Bennett, Barbra Streisand, Dinah Shore, Andy Williams, and Frank Sinatra.

Pictures — When was the last time you had your picture taken? I would guess that every person in the Village who has children, grandchildren, or great-grandchildren has one to six photo albums of pictures. We have pictures of our children from infancy to teenagers to college graduation, marriage, and then the cycle starts all over again with the grand and great-grandchildren.

Nostalgia and memoirs sometimes bring a tear to your eyes, and at other times, a smile or a laugh. Then, at other times, even a feeling of melancholy or a feeling of accomplishment.

Now, as we tend to grow older, our thoughts sometimes turn to: What are we going to do with the hundreds of photos that start to increase, album by album. How

often do we look through these albums? Once a year, twice a year, if ever? Should we live in the past, present, or future? I guess this should be the least of our problems.

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Who? Al Qaeda? By Kurt Weiss

A spokesman for the White House cautioned that it is too early to conclude that "Al Qaeda" was behind the attacks on an Israeli plane and a hotel in Kenya filled with Israeli tourists. Both Kenyan and Israeli authorities came flat out with declarations that it was "Al Qaeda."

I find the position of the White House somewhat disingenuous. Does it really make any difference who perpetrated these acts of terror? It has been established previously that there exists a terror network with cells in many countries, which execute their murderous attacks with the help of local Islamic assassins, be it in Kenya, Yemen, Indonesia — or Israel.

We know where this money comes from: Saudi Arabia, Iran, Iraq, Pakistan, and probably from additional sources. We know where the training camps are: Syria, Pakistan, Bangladesh, Iran, and, until recently, Afghanistan.

Would it not make sense to conclude that there is a clear link between the various terrorist organizations, probably under the guidance of "Al Qaeda"? Not that this makes any difference to the parents who lost their teenage sons, or the families of the nine Kenyan dancers and housemaids killed or the 80 or so people wounded in the attack. Prime Minister Sharon ordered the Mossad (Israel's CIA) to investigate who planned this outrage in Mombasa and to subsequently "dispatch" them.

What bothers me is that I cannot shake the feeling that the White House has reasons other than finding the "smoking gun" in hesitating to name "Al Qaeda" when an outrage is perpetrated against Israel.

So long as Israel can be "persuaded" that all these murderous attacks against Israelis are of local — Middle Eastern — origin (solely connected with the Israeli-Arab conflict). Israel can be kept out of the alliance of states fighting global terrorism and of any active involvement in the upcoming war against Iraq

Amazing: The only country which has fought terror for over 50 years; the only country which is actively and continuously defending itself against murder and mayhem these last two years; the only

country which is instrumental in showing United States law enforcement agencies how to strengthen the home front, is asked to remain a sitting duck.

That will never come to pass. At the first instance of an Iraqi biological or other attack with weapons of mass destruction, Israel will have to react, and react it will (remember Samson. "May my soul die with the Philistines"). The world condemned Israel when it took out Iraq's nuclear reactor in Osirak. In hindsight, that was not such a bad thing to do, after all...

When it comes to survival, all bets are off.



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After all, they are magical. Whoever makes their home there will live happily ever after.

I. Lipson

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February 11, 2003 • 2:00pm

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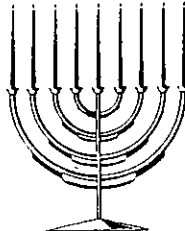
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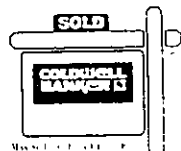
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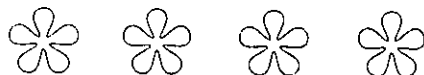
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01/05	Sun 2pm	Reese Witherspoon.
01/08	Wed 2pm	Patrick Dempsey PG-13 109 Min
01/10	Fri 8pm	"BANGER SISTERS"
01/12	Sun 2pm	Susan Sarandon, Goldie Hawn
01/15	Wed 2pm	R 97 Min
01/19	Sun 2pm	"SIMONE"
01/22	Wed 2pm	Al Pacino, Catherine Keener
01/26	Sun 2pm	PG 117 Min
01/26	Sun 8pm	
01/29	Wed 2pm	"SERVING SARA"
01/31	Fri 8pm	Matthew Perry, Elizabeth Hurley PG-13 99 Min



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Organization News

Please Note!!

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

B'nai Brith Century Unit #5367: Breakfast meets 4th Sun at Cong. Anshei Sholom 9:30 am; board meets 2nd Tue, 3 pm, Clubhouse Room A; Dec 22, catered Chanukah breakfast w/entertainment; Jan 26, speaker Susan Bucher; Feb 23, speaker about ADL; Mar 10-13, the Saxony in Miami; Mar 23, install officers; Apr 27, speaker Israeli Consulate; May 25, Nettie Granite discusses Eleanor Roosevelt. Marilyn Nissensohn 478-3739.

Brooklyn USA: Meets 2nd Wed, 3 pm, Party Room; Jan 19, *A Chorus Line* at Lake Worth Playhouse; Feb 23, *Golden Girls* dinner and show; Mar 16, 5th anniv lunch/dance at Crown Plaza. Rose 683-1564, Justin 478-0900.

Century Village Computer Club of WPB: Meets 1st and 3rd Thu, 2:30 pm, in Clubhouse Party Room. Residents only. Ken Davis 712-9973, Harry Gevercer 688-9536, Roberta Boehm 712-0259.

Century Village Drama Group: Meets 2nd and 4th Mon, 3 pm, in Classroom C of Clubhouse. Howard Newfield 561-697-9688.

Cong. Aitz Chaim: 3rd Tue, 12 noon, lunch/card party w/ guest lecturers.

Cong. Anshei Sholom: Dec 31, New Year's Eve party, \$25 pp, call to reserve; Jan 21, 12:30 pm, Sisterhood minilunch meet w/"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 minilunch w/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 minilunch hosts Gert Friedman and her book *Tushika*. Rose 686-9243. Apr 15, no meet for Passover; May 20, Sisterhood minilunch w/Andrea

Fossum from the Flagler Museum. 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 2nd Mon at 12:30 pm at Wachovia (formerly First Union); 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.

Hastings Cue Club: Meets every day (except Sun) 9 am-12 noon at Hastings Fitness Center. Next meet is Dec 26; special events planned Bill 684-1885, John 683-3887.

Holocaust Survivors of the Palm Beaches: Meets 2nd Wed at Jewish Community Center in the Gruber Hall; Mar 9, Purim party. Esther 471-9052.

Humor Club: Meets every 2nd and 4th Mon at 3:00 pm in the Main Clubhouse, Classroom A. Edy 687-4255.

Italian-American Culture Club: Meets 3rd Wed at the Clubhouse Party Room at 3:30 pm; Jan 7, 6:00 pm, dinner/dance at the Doubletree Hotel; Jan 29, 11:00 am, pig roast picnic at Okechee Park; Feb 2, Royal Caribbean cruise for 8 days/7 nights; Feb 17, 10:00 am, outdoor renaissance festival; Feb 27, Daytona Beach weekend; Mar 2, Mardi Gras in Biloxi, MS; Mar 28, Imperial Circus at Fountainebleau in Miami; Mar 30, Saxony Hotel, 4

days/3 nites; Apr 21, 5 days in Vegas. In addition, an AARP driving course will be held Jan 29 and Feb 26-28. Angelo 687-1611, Paul 640-9855, Peter 478-8194, Carol 687-0836 (for cruises). Bowling will continue each Sat 10 am at Verdes.

Jewish Braille Institute of America: On the 1st Thu starting Jan 2, CV will have a books on tape discussion for the visually impaired with free audiobooks. Linda Anton 684-1991; ask for JBI.

Judith Epstein Chapter of Hadassah: Meets every 3rd Wed at Cong. Anshei Sholom at 12:30 pm; Jan 15, Gertrude Friedman reports on her book *Tushika: A Memoir*; Feb 12, HMO luncheon at CAS, Martha 683-5367, Nettie 683-1449; Feb 19, Troim and Frank Handler discuss her book *Simcha Celebration*. Refreshments will be served.

Mind Spa Discussion Group: Meets 1st and 3rd 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 1st Thu, 12 at Wachovia (formerly First Union) at 12:30 pm for collation and 1 pm for meet; matinees at Broward Stage Door Theatre w/luncheon at Acropolis II in Deerfield Beach, \$40 pp (tax/tips/trans incl), on Feb 12 (w/show *Parade*). Lenny 471-9247.

Reunion for PS 165 in Brownsville, NY: Alumni of all years are invited in Dec 2003. Artie Brombert 954-255-6688, Jack Kasden 561-616-0973, Lloyd Reife 561-733-3328

Rishona Chapter of Amit: Meets 2nd Tue, 12 noon at Wachovia (formerly First Union). Refresh served at and book sales and raffles after meets. Feb 9, 11:30 am, card party in Clubhouse Party Room, luncheon served, \$6 pp, Ettie 684-6620, Ethel 689-8363.

Women's American ORT, WPB Chapter: Meets 2nd Tue, Oct-Apr, 12:30 pm at Cong. Anshei Sholom; Jan 22, Semi Chi Rice Mill and Okeelantor Sugar Packaging Mill tour, \$25 (Arlene 683-8215, Elsie 688-0547, Millie 689-7074, Rose 686-8899).

Follow Me to the Mountaintop...

Follow me to the mountaintop,
To visit with Abraham,
Martin, and John,
We will be allowed to linger,
In the mists of Avalon.
There can be no duplication,
Of the very mysteries of Life,
Many have tried to pierce the veil
To cut thru the agony of Strife
Abraham, Martin, and John were
Impassioned with the task,
Of creating a world for all to accept,

Yiddish Culture Group: Meets every Tue, 10:00 am, in Clubhouse Auditorium; Dec 31, Cantors Sheldon Chandler and Irvin Bell, "Rav Dovid'l — from Talneh to Rumania"; Jan 7, Yiddish humor with Troim and Frank Handler; Jan 14, Peppy Kirschbaum; Jan 21, The Merry Minstrels. Programs free to all CV residents. Rebecca 684-4867.

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

Like the Man in the Iron Mask.
To educate and exonerate those
Who were alien to their cause,
They paid the extreme sacrifice,
While trying to change the laws.
There are mountaintops in the physical world,
And ones that languish in the Mind,
Creating a vision of what is to come,
Yet not so easy for us to find.
Do not be discouraged on your trek
Up the Mountains you see,
It may not be the one you seek,
But it may be the one for me.
Temporarily, it may frustrate,
And leave you still adrift,
Remember tho, in the Universe...
Life is still a Gift...

Rita L. Rudow


"Do not think — feel. It should be like a finger pointing to the moon. Don't concentrate on the finger or you'll miss all of that heavenly glory."
from the movie "Enter the Dragon"

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Don Carter, pro bowler

"I've had a good day when I don't fall out of the cart"

Buddy Hackett

"Once when I was golfing in Georgia I hooked the ball into a swamp I went in after it and found an alligator wearing a shirt with a picture of a little golfer on it"

Buddy Hackett

"It's good sportsmanship not to pick up lost balls while they are still rolling."

Mark Twain

"Golf's three ugliest words still your shot"

Dave Marr

"It took me seventeen years to get three thousand hits in baseball I did it in one afternoon on the golf course."

Hank Aaron

"The reason the pro tells you to keep your head down is so you can't see him laughing"

Phyllis Diller

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

Winston Churchill

"Golf can best be defined as an endless series of tragedies obscured by the occasional miracle. Tee your ball high...air offers less resistance than dirt."

Jack Nicklaus

"Why is it that when you tell yourself, 'don't hit it in the water' your body only seems to hear the word 'water'? The trees taunt you, the sand mocks you, the water calls your name, and they say golf is a quiet game. Golf's a hard game to figure. One day you'll go out and slice it and shank it, hit into all the traps and miss every green. The next day you go out and, for no reason at all, you really stink."

Bob Hope

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Recreational Activities



Women's Golf

Rhoda Weber

The November 26th meeting was quite active; however, our president, Perle Metnick, was not in attendance due to a prearranged appointment with a surgeon to have a knee replacement. We all wish her well and sincerely hope that recovery is speedy, and that Perle will be playing golf again within a short time.

It was great greeting so many of our members who have returned from different parts of the country, and then missing familiar faces of gals who went "home" for the Thanksgiving holiday. But no matter where any of our ladies are, being part of Turtle Bay, we all automatically become "extended family" while residing in our sunny state of Florida.

Nominations and elections of officers for the year 2003 was the first order of business, and by unanimous vote, the ladies elected are: Rhoda Weber as president, Donna Gounaris as vice president, Shirley Seidman as treasurer, and Jan Derian as secretary. Congratulations and well wishes were received graciously.

Members who were present received copies of the Turtle Bay Golf Club guidelines. Clarification of some of the rules were discussed and they were all accepted with overwhelming approval. Accolades to Gerry Weiss and Edie Reiter for a job well done.

A mini-luncheon was tastefully presented and served. For the effort put forth by Renee Kreisworth in obtaining the goodies, and to Dot Rogers and all the ladies who so willingly helped in preparing our repast, which we thoroughly enjoyed, thank you.

A new member was added to our roster of active players — we welcome Cathy Rudnick. Cathy, we are certain you will enjoy our fun loving group, so get involved and enjoy the camaraderie of the Club.

Here is a real swinging thought:

To get an overall feeling of

a true golf swing, close your eyes and imagine being a child on a playground swing. You swept back by pumping your feet, came down slowly hitting maximum speed as you neared the ground. Then you finished by going straight up in a smooth, high motion.

But: If you are moving during your putting stroke, try this: Point both feet slightly outward and keep your weight on the insides of your feet.

The holiday season is traditionally a time to gather with family and friends, a chance to pause and reflect on the past, and to look forward to the coming year. For me, the past two years flew

Continued on page 35



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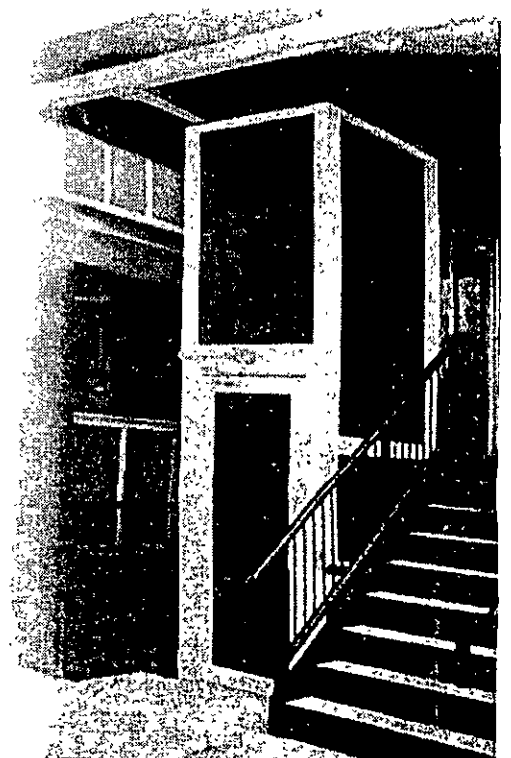
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Recreation

Continued from page 33

by so quickly, and this being the last official report I will be writing for the Golf Club, want to express how very much I enjoyed our monthly get-together. My wish for all is a joyful holiday season and a year filled with health and happiness shared with those you love and those who love you.

Once again, have fun in the sun, and continue to relish the personal satisfaction that is yours after a game of golf.



A new golf year. A new golf season. A new slate of officers. An old writer, both in writing experience and in years, for the golf column.

At our December 2 meeting, we elected the following to fill the officer chairs for the 2003 golf year: president Maynard Greenblat; vice president Harry Lindacher; treasurer Gerry Epstein; and secretary Chuck Galley. We wish them success in their endeavors.

And how about a big hand for our outgoing president, Harry Lindacher? He labored copious hours this past year managing the myriad details of all of the official and unofficial club tournaments. Thanks, Harry, you done good!

Many of you ask me each week about My Hero. He tells me that he is still in the recovery process from his surgery, which is expected to continue for a while longer. I miss him on the links.

I have it on good authority that Phil Seidman is recovering nicely and should be back on the golf course in a few weeks. I miss his singing while we wait for the foursome in front of us to clear the green.

I am happy to report that we have nine members who have managed to score a hole-in-one so far this year. I was a member of the foursome which included Sam Blaustein when he had his "ace" on the third hole. Slammin' Sammy has left the regular tour group and joined the Back Niners for this season. For this we are grateful, since now the foursomes he plays with don't have to hear about his hole-in-one, as we did each and every time he reached the site of his accom-

As of our meeting on December 2, we have 85 paid-up members of the Club. There are 15 new members. There are also 12 of us who live outside the Village. New members are always welcome. Come out on any Friday morning and talk with us about joining up.

Sid Sherman has volunteered to handle our Sunshine Club duties. Please be sure to notify him of situations where a member, or his family, should receive a mailing or a phone call from the Club and/or Club members.

I close with this observation: We golfers putt golf balls. Have you noticed that the sheriff's cars have a notation on their rear bumper which says that they are "putting citizens first"? Interesting! What and/or who do they putt second?

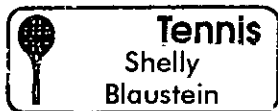
Golf Tip of the Month

By Rob Derry
Turtle Bay Golf Club

As we get older, we continue to lose distance with the driver and our irons. This puts increased pressure on our short game to allow us to score as best we can. This month's tip is on chipping.

When you are just off the green, focus on where you want to land the ball, not so much on where you want the ball to end up. When possible, get the ball on the green as quickly as possible, and let the ball run to the hole. Remember, it is easier to hit a target that is 20 feet away than a target 60 feet away. As well, use a variety of clubs when chipping, not always reaching for your favorite sand wedge, or 7-iron. Experiment with different clubs, and watch how the ball flies, and rolls toward the hole. You'll be pleased with the results.

If you have any questions about your game, stop by the golf shop. Play well and enjoy.



Welcome to a new season for 2002/03. Look, we have a brand new tennis court! Come look at the results of our past joint efforts to grow an additional court. Come on down and dance on it. It's a beauty!

Hope everyone had a great Thanksgiving. We have

ful. Also, Happy Chanukah to all. Let us hope that these lights will help illuminate a world of peace.

And a very Merry Christmas holiday to all. Another prayer for the world. Our world really needs it!

Reminder — please see Tom and pay your season's dues. Also, we are having a breakfast meeting on Wednesday, December 18, at 0900 hours at our courts. Y'all come. Tix are only one dollar. Please buy tix in advance, so we can have enough goodies for all.

For those interested in improving their game, contact our local pro Carole at 478-7671. Watch our bulletin board and sign up for her free clinics for groups right here.

Also, we have been invited by the Palm Beach Tennis Club (across the street) for a free clinic. You must sign up at our bulletin board.

Best to all! Here's to an active and successful season, with fun for all.

News Flash: On December 9, on Tennis Court #1, Len Selman hit himself after missing a shot and cut his head. He was bleeding and emergency rescue showed up in a few minutes. Hope he has a fast recovery.



Our sailing club racing got off to a rousing start on Tuesday, December 3, 2002. Participating in the "Fun Races" were: Ron Helms, Haim Ribak, Estelle Stepler, Justin Stepler, Josie Wayner, Pat Izzo, Frank Maniaci, Patrina Maniaci, Hy Krull, John Ford, Evelyn Forman and Bernie Abbott.

The first race was a four person, three team relay won

by the team of Estelle, Josie, Frank and John.

The second race was a five boat, two sailors in each, having to switch sides after passing buoy one, two and three. Participating in this fun, but demanding, race were the teams of Pat and Josie, Frank and Patrina, Estelle and Justin, Ron and Hy, and Bernie and Haim. First place winners were Ron and Hy. Second place winners were Bernie and Haim.

Thank you, Marty Ephraim and Artie Teitelbaum, for coordinating the start of the racing season. Thank you, Ted Hecker and Ron Helms, for assisting in this effort. It was a really fun afternoon!

Another reminder about our installation dinner dance on Sunday, February 23, 2003, at the Crown Plaza. Call Evelyn Mintz at 478-3198 for table arrangements.

Continued on page 37



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Classes in CV

by Judy Roy

January 2

Canasta, Thursday, 10:00, \$15/4 weeks, Claire Lukoff, Card Room A

Wire Wrap, Thursday and Friday, 1:00, \$25/8 lessons, Ed Chelm, Ceramics Room

Tai-Chi, Thursday, 10:00 for Intermediates and 11:00 for Beginners, \$12/4 weeks, Jerry Ziffer, Hastings

January 3

Mixed Media Painting, Friday, 1:30, \$16/4 weeks, Hy Berger, Art Room

Dancercise, Friday, 9:30, \$8/4 weeks, Marilyn Bloom, Party Room

January 4

International Folk Dance (all levels), Saturday, 10:00, \$12/6 weeks, Gert Kole, Party Room

January 6

Advanced Portrait Sketching, Monday, 9:30, \$30/6 weeks, Vicki Batkin, Art Room

Sydelle Line and Folk Dance, Monday, 10:00 for Line Dancing and 6:30 for Folk Dancing, \$12/6 weeks, Sydelle Singer, Party Room

Calligraphy, Monday, 9:30, \$10/6 weeks, Harold Bernstein, Card Room A

Mah Jongg, Monday, 10:00, \$18/6 weeks, Elaine Marshall, Card Room B

January 7

Painting Workshop, Tuesday, 9:30, \$16/4 weeks, Gaston Roberge, Art Room

Sketching, Tuesday, 1:30, \$16/4 weeks, Hy Berger, Art Room

Ceramics, Tuesday, 10:00 or 1:00, \$24/6 weeks, Gert, Ceramics Room

Dottie Line Dance, Tuesday, 10:00 for Beginners and 11:00 for Intermediates, \$12/6 weeks, Dottie, Party Room

January 8

Glass Fusion, Wednesday, 1:00, \$10/2 weeks, Ed Chelm, Lapidary Room

Portrait Sketch — Beginners and Review, Wednesday, 9:30, \$30/6 weeks, Vicki Batkin, Art Room

January 9

Painting Workshop, Thursday, 9:30, \$16/4 weeks, Gaston Roberge, Art Room

Clay Class, Thursday, 10:00, \$24/6 weeks, Gert, Ceramics Room

Dottie Line Dance, Thursday, 10:00 for Beginners and 11:00 for Intermediates, \$12/6 weeks, Dottie, Party Room

January 13

Writing Your Memoirs, Monday, 10:00, \$20/4 weeks, Lottie Robins, Ceramics Room

Lapidary, Monday and Tuesday, 1:00, \$25/4 weeks, Ed Chelm, Lapidary Room

News in Review, Monday, 10:00, \$10/4 weeks, Irv Rikon, Class Room A

January 15

Safe Driving, Wednesday and Friday, 1:00, \$8.50, Palm Beach Safety, Class Room B

Jewish History, Wednesday, 10:00, \$10/4 weeks, Frank Handler, Class Room C

Dancercise, Wednesday, 9:30, \$8/4 weeks, Marilyn

January 16

Music Appreciation (opera), Thursday, 10:00, \$8/4 weeks, Roni Stein, Class Room B

January 20

Intermediate Hebrew, Monday, 10:00, \$8/4 weeks, Roni Stein, Class Room B

January 23

Yiddish Conversation, Thursday, 10:00, \$6/6 weeks, Gloria Shore, Class Room C

Intermediate Bridge, Thursday, 9:30, \$25/5 weeks, Mimi, Card Room B

January 24

Beginning Bridge, Friday, 9:30, \$25/5 weeks, Mimi,

Card Room B

January 30

Wire Wrap, Thursday and Friday, 1:00, \$25/8 lessons, Ed Chelm, Ceramics Room

See Judy or Carla to register for any of the classes scheduled. You must register prior to the day the class begins. The teachers are not permitted to take money at the door on a pay per class basis, so please don't ask the instructor to break the rules.

If you are interested in tennis lessons, see Judy for the instructor's phone number.

Also, if you are interested in sailing lessons, see Tammy down by the sailboats for more information

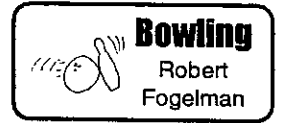
Recreation

Continued from page 35

With sadness, I have to report the passing of Charles "Charlie" Block on November 22, 2002. He was our first vice president, active sailor and dear friend. Our deepest sympathy is extended to his wife, Abbie; daughters, Jackie and Tamara; son, Robert; and five grandchildren. He will be missed.

We all wish for a New Year of Health and Happiness.

See you at the dock!



I'll tell you why I do not particularly care for bowling. It's because I'm trying my darndest and these women bowlers continue to outscore me, strike for strike. Of course, I am only kidding, but this is what makes bowling the challenge that it really is.

Please don't get me wrong — no one is challenging you. The pleasure of the game, the comradeship and the exercise is what it's all about. So come on down to the Verdes Tropicana bowling alley on Belvedere Road on Thursdays at 12:30-1:00 pm to sign up with the Century Village bowling teams. Call president Sam Rosen at 478-3079

I always like to show off the high bowlers

Men

- Harry Hilger — 235
- Barney Jacilla — 223
- Frank Titone — 220
- Sam Pottish — 220

Women

- Jean Sprague — 189
- Arlene Siegel — 187
- Mary Caggiano — 181
- Flo Berger — 179

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- ✓ FREE DELIVERY
- ✓ Special sales for members
- ✓ 24 hour emergency coverage
- ✓ Special savings coupons
- ✓ Generic cost comparison
- ✓ Plus much more

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#012030001	Coupon	Exp 05/2003
YOUR VILLAGE PHARMACY SAVINGS PROGRAM		
*FREE GENERIC OTC MEDICINE		
With free membership		
Limit one per patient		
<small>*Valid on select over the counter medications - offer subject to change without notice - not responsible for typographical errors</small>		

#012030002	Coupon	Exp 05/2003
YOUR VILLAGE PHARMACY SAVINGS PROGRAM		
5.00 GIFT CERTIFICATE		
To The Village Pharmacy		
On your first new or transferred prescription		
<small>Valid only with YVPS membership - offer subject to change without notice - not responsible for typographical errors</small>		

#012030003	Coupon	Exp 05/2003
YOUR VILLAGE PHARMACY SAVINGS PROGRAM		
5.00 GIFT CERTIFICATE		
To The Village Pharmacy		
On your second new or transferred prescription		
<small>Valid only with YVPS membership - offer subject to change without notice - not responsible for typographical errors</small>		

Arts and
Entertainment

Irv Rikon



Mombassa

I was in Mombassa, Kenya, during the second week of October, roughly six weeks prior to the terrorist attack that killed Israeli tourists and Kenyans in the Paradise Hotel. Although my presence in Mombassa was work-related, for several days I stayed in a beachfront hotel not far from the Paradise.

Mombassa has beautiful wide and long sandy beaches dotted with hotels that easily meet international standards. These hotels, however, stand several miles from the downtown area, physically isolated from the city proper. One can easily mistake such isolation for security.

I felt a need for caution. I knew that during the 90s, Al Qaeda had struck the American embassy in Nairobi, Kenya's capital (the plot thought to have been hatched in Mombassa). Television's Travel Channel had broadcast at least one program warning of Mombassa's high crime rate. A book I read said much the same thing. Kenya's average worker earns the equivalent of one American dollar per day, but unemployment must be over 20%, sure breeding ground for envy, discontent and anger.

My lady and I hired a driver-guide for two days. Black and Muslim like the majority of the local population, he spoke English fluently. Amiable, tall and good-looking, he probably could find employment in the travel industry almost anywhere in the world. He chose to work in Mombassa eleven months of the year. For several weeks, he returned home, joining his family, who lived some distance away in his wife's tribal village. During the five years he'd been in Mombassa, he had journeyed back five times. He had five children.

Downtown Mombassa is a typical tropical, what used to be termed "third world," city: underdeveloped; unsanitary; housing nondescript in the central core, crumbling wooden shantytowns in the

outskirts, no garbage pickup there, but many children. Businesses large and small exist, but the only true modern building showcases an Arab bank. On foot, one notices the graffiti: "Death to Jews and Americans." (I wonder now if the Israeli owners of the Paradise Hotel had walked downtown.)

Withal, we enjoyed our brief stay. We visited a tribal center and learned something of the various regional cultures. We toured Fort Jesus, the main tourist attraction, built in the 16th century by the Portuguese. The first white man known to have seen 1,000-year-old Mombassa was the Portuguese explorer Vasco da Gama, but he never actually entered the city. He'd discovered that the Muslim ruler, who told him "Come ashore, and meet Christians here," was setting a trap for him. The sea captain wisely sailed north to a friendlier port.

I've read that Jewish people played a significant role in the development of contemporary Kenya, but the book's author did not elaborate, nor can I.

Kenya is, of course, a major tourist destination. The best animal parks are said to be here. Nairobi is a base for visitors to the Serengeti Plain and Mount Kilimanjaro.

We flew from Nairobi to Mombassa over a section of mountain that serves as a natural barrier between the cities. Mombassans say they are "coastal people," as though to separate themselves from their countrymen to the west. The beachfront hotels thus lie sequestered in an enclave of Mombassa, feeling safe yet distant from the seat of government and possibly more vulnerable to terrorist attack because of their seclusions.

Although Mombassa is predominantly negro racially and Muslim religiously, the port city has, for centuries, been a terminus of Indian Ocean trade. Blacks, Arabs, Europeans of virtually every stripe, Indians; Chinese have come and left (sometimes small) parts of their cultures

and their peoples. This is historically a well-trafficked, polyglot place. In the East, cities of that type became dynamic: e.g. Singapore and Hong Kong. In the West, they grew into New York. In impoverished Africa, where contemporaneously the closest influential non-African country is Saudi Arabia, the city is Mombassa

Personal note: For many years, I've conducted a course in Century Village entitled "Weekly News Summary." We discuss anything and everything in global and local happenings. We formerly met on Fridays, but that conflicted with UCO meetings. Now, we'll meet on Mondays at 10:00 am, beginning January 13. Come join us for lively "give and take" on events that make the world go 'round. See Judy Roy in the Clubhouse for details.

So, now on to Arts and Entertainment in Palm Beach County, Florida.

Theater

The Caldwell Theatre Company (Boca Raton) presents Israel Horowitz's *Park Your Car in Harvard Yard* December 29, 2002-February 9, 2003. This, to quote the publicist, "is a serious comedy about an elderly man who was once a teacher and about the housekeeper he hires to care for him. The teacher does not remember that he gave failing grades to the housekeeper and her parents when they were his students." I put the Caldwell at the top of the list in this column because if **Lisa Bansavage** fails to win a Carbonell (the local Oscars/Tonys) for her portrayal of Maria Callas in Terrance McNally's *Master Class*, the whole Awards Committee should resign. What a performance! What a play! Theater-lovers will talk about this one for years to come (930-6400 is the Caldwell's telephone number).

Kudos also to **Barbara Cook** for her *Mostly Sondheim* at The Royal Poinciana Playhouse. That's how a singer of Broadway songs should sing! Next up for the **Broadway in Palm Beach** series is *Swing!* playing January 7-12 at **The Kravis Center** (West Palm Beach). Dance set to Big Band music, I thoroughly enjoyed this when I saw it several years ago in Manhattan. Curiously, the show ends with the same driving number that con-

cluded *Fosse*, another dance show. The tune? Benny Goodman's "Swing, Swing, Swing!" (832-7469)

Bach at Leipzig by Itamar Moses is at **Florida Stage** (Manalapan). Again I quote the publicist: "Leipzig, 1722. With the demise of the celebrated organist of St. Thomas Church, the great German composers of the day descend upon the city to vie for the most prestigious position in the music world. All hell breaks loose in this Baroque comedy as court manners give way to backstabbing antics in a hysterical audition process." (585-3433)

Others: *Menopause, the Musical* still goes strong at the **Cuillo Center** (West Palm Beach) (835-9226). *Forbidden Broadway*, latest in a series of spoofs on the theatrical scene, comes to the Kravis Center December 21-January 1 (832-SHOW)

Music and Dance

Ballet Florida's annual presentation of *The Nutcracker* holds forth December 22-28 (659-2000). The **Palm Beach Pops** celebrates Cole Porter January 4-5 (832-7469). **Palm Beach Opera** offers Donizetti's *Lucia di Lammermoor* January 24-27. Michael Feinstein plays December 30. All programs at the Kravis. Duquesne University's dancing **Tamburitizens** perform this year at **PBCC's Duncan Theatre** (Lake Worth) January 3-4. This collegiate troupe truly deserves your attention. They're as good, if not better, than many a professional dance company, and the Eastern European things they do are downright thrilling to watch (toll-free 1-877-826-6437). Don't forget **The Chamber Music Society of the Palm Beaches**. The next concert at the **Lakeside Presbyterian Church** comes January 10 (478-8812). The **Florida Philharmonic** performs Mahler's Fourth and Poulenc's *Gloria* January 20 at The Kravis (1-800-226-1812). **The Greater Palm Beach Symphony** is returning with a series of novel programs at various prices. On January 8, as part of a program entitled "Grand Homes Series," the Grand Salon of **Mar-a-Lago** (Palm Beach) is the setting for *Versailles Revisited*, starring mezzo-soprano Jovanka Jovanovic, who will sing French operatic arias. January 31 at the **Rosarian Academy Theatre**, the Orchestra plays while dancers hold center stage in

Different Lullaby

Sleep my child, and peace attend thee,
Stardust may your eyelids catch,
And tomorrow you may come see
Grandma play a tennis match!
Close your eyes — to dreamland climb,
Mustn't stay awake or prance late,
Don't infringe on Grandma's time —
Grandma's got an early dance date!
Pleasant dreams be your reward,
Sleep until the rising sun,
Grandma gets a golf award,
Grandma made a hole-in-one!
Go to sleep — don't cry again,
Cut your fiddle-faddle short.
Grandma's doubles start at ten
On the Village paddle court!
Hush-a-bye my cutie, keep
Your happy thoughts devoid of sorrow,
Grandma needs her beauty sleep —
Grandma's modeling clothes tomorrow!
Grandma loves your visits here.
You are Grandma's treasure,
Long as you don't interfere
With G's pursuit of pleasure!!!

Bea Cheyette

excerpts of ballets made famous by "Les Ballet Russe de Monte Carlo" (655-2657).

Museums

Our area holds numerous museums, which are listed each Friday in *The Palm Beach Post's TGIF* section, but here and now I'll just highlight the big ones. **The Four Arts** (Palm Beach) houses *Against the Modern: Pascal Adophe Jean Dagnan and the Transformation of Academic Tradition*, plus a photographic exhibition entitled *Wise Women*, featuring photographs by Joyce Tenneson. January 4-February 9 are the dates. Forthcoming concerts include Brazilian Guitar Quartet January 15 and January 20 (655-1220). **The Norton Gallery of Art** (West Palm Beach) showcases photographs from Mali, Africa, *You Look Beautiful Like That* through January 5 and collages by Bruce Halendar, *Love Letters*, through February 16 (832-5196).

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Potpourri

Ruth Hafter



New Retirees Have Invaded Century Village

The secret is out. Century Village is the place in which the next generation has chosen to live. This may sound like an advertisement; so be it. Where else in the United States can you live in an affordable home with all the amenities which we have?

It takes time to adjust to changes, especially when a newly retired person moves from another state into a new and different lifestyle. The most difficult adjustment is making the change from receiving a weekly paycheck to living on Social Security; pensions; and, we hope, investments, in exchange for a stress-free life, and warmer climate. Of course, we all had qualms about leaving grandchildren, but visits have become a way of life and the telephone calls keep our information up-to-date

Century Village is more than 30 years old, and many apartments have changed ownership. Thus adjustment had to be made again to get to know your newer neighbors. People, no matter where they're from, bring their individual personalities with them and it is interesting to observe how they affect the community. It is their fresh interest which have kept the Village alive with new ideas.

Our UCO organization and the management from Century Village has kept abreast of the needs of the more energetic residents. Now we have the Fitness Center in the Hastings Clubhouse with a resistance pool along with the billiard and card rooms. The Main Clubhouse area has added handball courts and updated the bocce and shuffleboard courts. Lecture rooms are available. The UCO newspaper *The Reporter* is always looking for articles. There is no reason why someone should complain that he cannot find an interest to suit him. It is exciting to try new skills in the form of painting, crafts, lapidary, or pottery. I tried them all and made friends with these talented

people. This is the place to be to express yourself if your dream in your working years was to act, sing, or play a musical instrument. Singing groups and the Repertory Workshop are always looking for new talent. The card and bingo rooms are always packed.

Organizations are very popular and many groups travel at reduced rates. WOW (Women of Wellington) runs trips and cruises regularly, as does the Italian American Club, and charitable and religious organizations too numerous to list. So much for the daytime activities; let us not overlook the smorgasbord of entertainment in our Clubhouse. Two enjoyable hours in the evening spent at the shows helps us all to relax and to count our blessings. Dancing to a live band is a great pastime for all age groups.

Residents who develop health problems are not overlooked. Buses in the Village have been a blessing and there is also the Palm Tran Connection van which enables seniors and people with disabilities to be transported to doctors. They charge only a small fee. Very little, if any, amenities have been overlooked. If you have a special problem, take it up with UCO, who will advise you of what is available.

An added plus has been introduced by the Village Pharmacy, located in the Administration Building, who is offering reduced rates for prescription drugs, along with free delivery, for our residents, whether or not they are on a HMO.

The adjoining golf course is now offering reduced rates to CV residents.

Now you know why the secret is out, and we are attracting younger people who want to enjoy a safe and affordable place to live

You have earned the right to be a retiree living in Century Village, West Palm Beach, Florida. Have a Healthy, Happy New Year!

Why God Created Eve

God worried that Adam would be lost in the Garden of Eden, because he wouldn't ask for directions.

God knew that someday Adam would need someone to hand him the TV remote (Parenthetically, it has been noted that men don't want to see what's on TV they want to see what else is on TV)

God knew that Adam would never make a doctor's appointment

God knew that when Adam's fig leaf wore out, he would never buy a new one for himself

God knew that Adam would not remember to take out the garbage

God wanted man to be fruitful and multiply, but he knew Adam would never be able to handle labor pains and childbirth

As "keeper of the garden," Adam would need help in finding his tools.

Adam needed someone to blame for the apple incident, and for anything else that was really his fault

As the Bible says: "It is not good for man to be alone."

God stepped back, looked at Adam, and declared, "I can do better than that!"

From the Internet

Classified Ads

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

All Classified ads must be on a full sheet of paper (8 1/2 x 11). Scraps of paper will not be accepted.

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

APARTMENTS FOR SALE

Windsor O, 1-1, lower, tile, patio furn, linens and dishes. \$19,900. 561-478-7846

Southampton B, 1-1 1/2, gr fl, furn, golf vu, hardwood fls. 478-7553

Bedford A 2-1 1/2, upper cor. \$40,000. 478-7980 after 5pm

Dorchester, 1-1 1/2, upper on lagoon, furn. \$21,900. 684-3971

APARTMENTS FOR SALE OR RENT

Northampton B, 1-1 1/2, waternu, furn, seasonal or year. 683-1540

APARTMENTS FOR RENT

Windsor E, 1-1 1/2, gr fl, cor, furn, yearly. \$600/mo. 561-276-6704

1-1, gr fl, ceramic tile, furn, 2 AC, new carpet 561-632-9740

1-1, gr fl, furn. 561-640-5946

Windsor D, 1-1 1/2, upper on canal, nr pool, furn, season or year 321-723-4320

APARTMENT TO BUY

2-2 in Wellington A to F or L, M. 689-3334

MISCELLANEOUS FOR SALE

Computer desk, slide shelf 640-5314

Wheelchair (transporter), folds, litewt. 697-9699

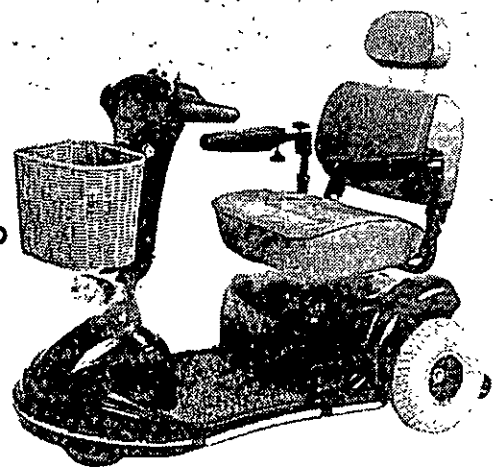
Sofa bed, queen size, lt gray w/bluc. \$100. 683-7384

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Financial Statements
September 30, 2002



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INDEPENDENT ACCOUNTANTS' COMPILATION REPORT

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

We have compiled the accompanying balance sheet of United Civic Organization, Inc. as of September 30, 2002, and the related statement of revenues, expenses and other comprehensive income, changes in fund balance and cash flows for the nine months then ended, and the accompanying supplementary information contained in Supplementary Schedules I, II, III, IV and V, which are presented only for supplementary analysis purposes, in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants

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

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

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

October 15, 2002

United Civic Organization, Inc.
Balance Sheet
September 30, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Assets							
Cash and cash equivalents	\$ 175,270	\$ 85,432	\$ 268,260	\$ 20,975	\$ 170,745	\$ -	\$ 720,682
Investments	-	-	357,303	-	-	-	357,303
Accounts receivable	-	-	-	1,360	-	-	1,360
Prepaid funds administrative fees	-	-	-	-	900	-	900
Prepaid income taxes	8,644	-	-	-	-	-	8,644
Property and equipment, net of accumulated depreciation	4,477	648	-	6,137	-	-	11,262
Utility deposits	-	-	-	4,050	-	-	4,050
Due from other funds	25,123	-	150,000	423	-	(176,556)	-
Total assets	\$ 214,564	\$ 86,080	\$ 775,563	\$ 33,145	\$ 171,645	\$ (176,556)	\$ 1,104,441
Liabilities							
Unearned dues/assessments	\$ 7,834	\$ -	\$ -	\$ -	\$ 34,691	\$ -	\$ 42,525
Unearned funds administrative fees	900	-	-	-	-	-	900
Due to other funds	423	8,711	8,711	158,711	-	(176,556)	-
Accrued interest on notes payable	3,438	-	-	-	-	-	3,438
Notes payable	269,884	-	-	-	-	-	269,884
Total liabilities	282,499	8,711	8,711	158,711	34,691	(176,556)	326,267
Fund balance (deficit)							
Appropriated	191,947	-	675,649	-	136,054	-	1,004,590
Unappropriated	(259,922)	77,369	92,020	(125,566)	-	-	(216,099)
Accumulated other comprehensive income (loss)	-	-	(817)	-	-	-	(817)
Total fund balance (deficit)	(67,975)	77,369	766,652	(125,566)	136,054	-	717,474
Total liabilities and fund balance	\$ 214,564	\$ 86,080	\$ 775,563	\$ 33,145	\$ 171,645	\$ (176,556)	\$ 1,104,441

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

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Excess revenues over (under) expenses	\$ (491,525)	\$ (7,197)	\$ 24,294	\$ (71,872)	\$ 17,686	\$ -	\$ (528,614)
Adjustments to reconcile excess revenues over (under) expenses to net cash provided (used) by operating activities							
Reinvested dividends	-	-	(6,120)	-	-	-	(6,120)
Depreciation	790	372	-	2,630	-	-	3,792
(Increase) decrease in:							
Accounts receivable	-	0	-	47	263	-	310
Prepaid funds administrative fees	-	-	-	-	(900)	-	(900)
Prepaid expenses	2,486	-	-	-	-	-	2,486
Prepaid irrigation and swale expense	451,317	-	-	-	-	-	451,317
Increase (decrease) in:							
Accounts payable	(28,452)	(2,636)	(6,000)	(32,326)	(2,937)	-	(72,351)
Unearned dues/assessments	7,834	-	-	-	34,691	-	42,545
Unearned funds administrative fees	900	-	-	-	-	-	900
Accrued interest on notes payable	3,438	-	-	-	-	(900)	3,438
Net cash provided (used) by operating activities	\$ (32,192)	\$ (9,461)	\$ 12,174	\$ (101,521)	\$ 48,801	\$ -	\$ (103,199)
Non-cash investing and financing activities							
Unrealized loss on investments	\$ -	\$ -	\$ (817)	\$ -	\$ -	\$ -	\$ (817)

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

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Revenues							
Member dues/assessments	\$ 23,542	\$ -	\$ 349,232	\$ 464,228	\$ 999,744	\$ -	\$ 2,337,746
Interest and dividends	2,342	980	14,582	1,148	3,660	-	22,612
Investigations	90,810	-	-	-	-	-	90,810
Advertising	-	49,066	-	-	-	-	49,066
Bus passes	-	-	1,912	-	-	-	1,912
Funds administrative fees	2,700	-	-	-	-	(2,700)	-
Lunchroom income	1,421	-	-	-	-	-	1,421
Copy income	337	-	-	-	-	-	337
Gift passes	-	-	-	16,989	-	-	16,989
Bar codes	-	-	-	4,783	-	-	4,783
Total revenues	121,392	50,046	364,646	487,148	1,003,484	(2,700)	2,523,336
Expenses							
Allocable administrative expenses	13,361	15,261	15,361	15,361	-	-	61,444
Allocable professional fees	21,888	21,888	21,888	21,888	-	-	87,512
Dues charges	118	-	34	114	-	-	766
Beautification	11,142	-	6,300	53,222	-	-	74,964
Investigations	30,863	-	-	-	-	-	30,863
Legal fees	38,466	-	-	-	-	-	38,466
Depreciation	790	372	-	2,630	-	-	3,792
Printing, postage, office	-	19,622	112	-	-	-	19,744
Repairs and maintenance	-	-	1,441	12,715	-	-	14,156
Utilities and telephone	-	-	-	2,832	664	-	3,496
Transportation contract	-	-	760,908	-	-	-	760,908
Printing	-	-	17,931	-	-	-	17,931
Signs	-	-	1,292	2,239	-	-	3,531
Ambulance contract	-	-	-	-	86,940	-	86,940
Security contract	-	-	-	371,419	-	-	371,419
Cable contract	-	-	-	-	855,823	-	855,823
Security related expense	-	-	-	72,747	-	-	72,747
Outsource expense	-	-	-	3,713	-	-	3,713
Pump maintenance	-	-	-	-	39,591	-	39,591
Interest expense	20,367	-	-	-	-	-	20,367
Irrigation	44,619	-	-	-	-	-	44,619
Casuals and travel	5,103	-	14,875	-	-	-	19,978
Funds administrative fees	-	-	-	-	2,700	(2,700)	-
Total expenses	612,917	37,243	840,332	529,020	985,718	(2,700)	3,022,530
Excess revenues over (under) expenses	(491,525)	(7,197)	24,294	(71,872)	17,686	-	(528,614)
Other comprehensive income (loss)							
Unrealized loss on investments	-	-	(817)	-	-	-	(817)
Total comprehensive income (loss)	\$ (491,525)	\$ (7,197)	\$ 23,477	\$ (71,872)	\$ 17,686	\$ -	\$ (529,411)

United Civic Organization, Inc.
Statement of Cash Flows
For the nine months ended September 30, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Operating Activities							
Dues/assessments collected from members	\$ 32,316	\$ -	\$ 348,232	\$ 464,275	\$ 1,034,435	\$ -	\$ 2,379,258
Interest and dividends collected	2,342	980	14,582	1,148	3,660	-	16,312
Cash collected from investigations	90,810	-	-	-	-	-	90,810
Cash collected from reporter ads	-	49,066	-	-	-	-	49,066
Cash collected from bus passes	-	-	1,912	-	-	-	1,912
Funds administrative fees collected	2,700	-	-	-	-	(2,700)	-
Lunchroom income collected	1,421	-	-	-	-	-	1,421
Cash collected from copying	337	-	-	-	-	-	337
Cash collected from gate passes	-	-	-	16,989	-	-	16,989
Cash collected from bar codes	-	-	-	4,783	-	-	4,783
Cash paid to suppliers of goods and services	(113,338)	(39,307)	(846,332)	(388,716)	(989,293)	7,200	(2,664,506)
Net cash provided (used) by operating activities	(51,192)	(9,461)	12,174	(101,521)	48,801	-	(103,199)
Investing Activities							
Purchase of mutual fund investments	-	-	(232,000)	-	-	-	(232,000)
Purchase of property and equipment	(5,266)	-	-	-	-	-	(5,266)
Net cash used by investing activities	(5,266)	-	(232,000)	-	-	-	(237,266)
Financing Activities							
Payments on notes payable	(82,132)	-	-	-	-	-	(82,132)
Interest paid	83,492	(2,894)	(101,848)	74,131	(2,882)	-	-
Net cash provided (used) by financing activities	1,360	(2,894)	(101,848)	74,131	(2,882)	-	(82,132)
Net increase (decrease) in cash and cash equivalents	(57,117)	(12,355)	(141,674)	(77,390)	45,921	-	(442,614)
Cash and cash equivalents, January 1, 2002	321,392	97,787	609,934	98,265	124,824	-	1,162,202
Cash and cash equivalents, September 30, 2002	\$ 175,270	\$ 85,432	\$ 268,260	\$ 20,975	\$ 170,745	\$ -	\$ 720,682

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the nine months ended Sept. 30, 2002

Nature of Operations

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

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

Method of Accounting

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

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

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

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

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

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

Property and Equipment

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

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

Income Taxes

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

Member Assessments

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

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

Cash and Cash Equivalents

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

Marketable Securities

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

Allocable Expenses

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Estimates

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

2. INVESTMENTS:

The Organization is required to classify its debt securities in one of three categories: trading, available for sale, or held to maturity, in conformity with Statement of Financial Accounting Standards No. 115, "Accounting for Certain Investments in Debt and Equity Securities". Trading securities are bought principally for the purpose of selling them in the near term. Held to maturity securities are those securities in which the Organization has the ability and intent to hold until maturity. All other securities not included in trading or held to maturity are classified as available for sale. The Organization has classified its investments at September 30, 2002 as held to maturity and available for sale in accordance with generally accepted accounting principles.

Investments at September 30, 2002 consisted of the following:

	Transportation Fund
Mutual fund	\$ 258,120
Certificate of deposit at First Union National Bank, with a term of 66 months, maturing October 16, 2002, with a yield of 5.07%	<u>100,000</u>
Cost basis	358,120
Aggregate fair market value	<u>357,303</u>
Gross unrealized holding loss	\$ <u>817</u>

3. PROPERTY AND EQUIPMENT:

Property and equipment as of September 30, 2002 consisted of the following:

	Operating Fund	Reporter Fund	Security Fund	Total
Furniture and equipment	\$ 10,665	\$ 4,254	\$ -0-	\$ 14,919
Computers	<u>2,529</u>	<u>6,771</u>	<u>28,903</u>	<u>38,203</u>
	13,194	11,025	28,903	53,122
Less accumulated depreciation	<u>(8,717)</u>	<u>(10,377)</u>	<u>(22,766)</u>	<u>(41,860)</u>
	\$ <u>4,477</u>	\$ <u>648</u>	\$ <u>6,137</u>	\$ <u>11,262</u>

4. APPROPRIATED FUND BALANCE:

Operating Fund: The Board of Directors allocates a portion of surpluses to be used for unanticipated and unbudgeted legal costs as an appropriated fund balance. The net surplus for the investigation activity for the nine months ended September 30, 2002 of \$21,481 has been designated for this purpose, and, accordingly, has been reported as an increase to the appropriated fund balance.

Transportation Fund: In prior years, the Board of Directors appropriated a portion of surpluses to be used in future years for road paving, bridge replacement and restoration, and walkway repairs and replacements. In addition, the 2002 budget indicates that current year surpluses are to be allocated to the appropriated fund balance. Accordingly, the net surplus for the nine months ended September 30, 2002 of \$24,294 has been reported as an increase to the appropriated fund balance. The Board of Directors has plans to use these appropriated funds within the next five years.

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

5. CONCENTRATION OF CREDIT RISK:

The Organization maintains a portion of its cash balances at a bank in Palm Beach County. Accounts at the bank are insured by the Federal Deposit Insurance Company up to \$100,000. Funds on deposit at the bank on September 30, 2002 in excess of insured amounts approximate \$10,600.

The remaining portion of the Organization's cash and investment balances are held in an investment firm located in Palm Beach County. These funds are insured by the Securities Investor Protection Corporation up to \$500,000 per account. The Organization had no uninsured balances in these accounts at September 30, 2002.

United Civic Organization, Inc.

Notes to Financial Statements

As of and for the nine months ended Sept. 30, 2002

6. COMMITMENTS:

The Organization entered into a 5-year contract for transportation services effective July 1, 2001. The contract is subject to annual insurance costs and excess fuel, hours and mileage cost adjustments and annual base contract increases of 3% to be effective July 1 of each year. The required basic annual payments for December 31 approximate

2002	\$ 789,000
2003	812,670
2004	837,050
2005	862,162
2006	<u>444,013</u>
	<u>\$3,744,895</u>

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

7. NOTES PAYABLE:

Notes payable consists of the following

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

\$269,884

Annual requirements to amortize notes payable are as follows:

September 30,	
2003	85,529
2004	89,888
2005	<u>94,467</u>
	<u>\$269,884</u>

8. RELATED PARTY:

The Board of Directors approved an annual service contract for the computers in the gatehouses for \$225 per month with a company that is owned by the grandson of a Board of Director. There were no balances due to this related party at September 30, 2002.

9. INCOME TAXES:

These interim financial statements do not reflect an accrual for income taxes, as the Organization believes the estimated taxes paid through September 30, 2002 of \$6,646, and the December 31, 2001 overpayment (prepaid income taxes) of \$8,684 approximate the actual tax liability for this period. Additionally, at September 30, 2002, the Organization has allocated the \$6,646 of estimated taxes equally to the General, Reporter, Transportation and Security Fund as allocable administrative expenses.

10. ELIMINATIONS:

The Board of Directors have determined that inter-fund activities (i.e., due to/from other funds and fund administrative fees) should be eliminated for these interim financial statements.

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

	Operating Fund Nine Months Budget	Operating Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 23,562	\$ 23,562
Interest and dividends	7,650	2,342
Investigation	100,500	90,810
Funds administrative fees	2,700	2,700
Luncheon income	75	1,421
Copy income	<u>75</u>	<u>557</u>
Total revenues	<u>\$ 134,562</u>	<u>\$ 121,392</u>
Expenses		
Allocable administrative expenses	\$ 19,110	\$ 15,361
Allocable professional fees	18,675	21,888
Real estate taxes	375	-0-
Bank charges	225	118
Beautification	11,781	15,142
Gifts	375	-0-
Investigations	45,000	30,863
Legal fees	33,000	38,466
Depreciation	-0-	790
Interest expense	-0-	20,567
Irrigation	78,810	464,619
Canals and swales	-0-	5,103
Prior year surpluses	<u>(72,789)</u>	<u>-0-</u>
Total expenses	<u>\$ 134,562</u>	<u>\$ 612,917</u>

Supplementary Schedule II
Schedule of Reporter Fund Revenues and Expenses
- Budget and Actual
For the nine months ended September 30, 2002

	Reporter Fund Nine Months Budget	Reporter Fund Nine Months Actual
Revenues		
Interest and dividends	\$ 3,750	\$ 980
Advertising	<u>54,750</u>	<u>49,066</u>
Total revenues	<u>\$ 58,500</u>	<u>\$ 50,046</u>
Expenses		
Allocable administrative expenses	\$ 19,110	\$ 15,361
Allocable professional fees	18,675	21,888
Real estate taxes	375	-0-
Bank charges	75	-0-
Depreciation	-0-	372
Printing, postage, office	25,080	19,622
Utilities and telephone	300	-0-
Prior year surpluses	<u>(5,115)</u>	<u>-0-</u>
Total expenses	<u>\$ 58,500</u>	<u>\$ 57,243</u>

Supplementary Schedule III
Schedule of Transportation Fund Revenues and Expenses
- Budget and Actual
For the nine months ended September 30, 2002

	Transportation Fund Nine Months Budget	Transportation Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 848,232	\$ 848,232
Interest and dividends	18,000	14,502
Bus passes	<u>2,700</u>	<u>1,912</u>
Total revenues	<u>\$ 868,932</u>	<u>\$ 864,646</u>
Expenses		
Allocable administrative expenses	\$ 19,110	\$ 15,361
Allocable professional fees	18,675	21,888
Real estate taxes	375	-0-
Bank charges	225	34
Beautification	-0-	6,500
Printing, postage, office	-0-	122
Gifts	450	-0-
Repairs and maintenance	900	1,441
Transportation contract	589,500	760,908
Paving	17,550	17,931
Signs	-0-	1,292
Canals and swales	37,500	14,875
Roads, bridges and walkways	<u>184,647</u>	<u>-0-</u>
Total expenses	<u>\$ 868,932</u>	<u>\$ 840,352</u>

Supplementary Schedule IV
Schedule of Security Fund Revenues and Expenses
- Budget and Actual
For the nine months ended September 30, 2002

	Security Fund Nine Months Budget	Security Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 464,228	\$ 464,228
Interest and dividends	9,900	1,148
Gate passes	18,750	16,989
Bar codes	<u>4,726</u>	<u>4,783</u>
Total revenues	<u>\$ 497,604</u>	<u>\$ 487,148</u>

	Security Fund Nine Months Budget	Security Fund Nine Months Actual
Expenses		
Allocable administrative expenses	\$ 19,110	\$ 15,361
Allocable professional fees	18,675	21,888
Real estate taxes	375	-0-
Bank charges	225	114
Beautification	37,500	53,322
Depreciation	-0-	2,630
Repairs and maintenance	-0-	12,715
Utilities and telephone	4,200	2,832
Signs	-0-	2,259
Security contract	386,145	371,439
Security related expense	76,350	72,747
Prior years surpluses	<u>(44,976)</u>	<u>3,713</u>
Total expenses	<u>\$ 497,604</u>	<u>\$ 559,020</u>

Supplementary Schedule V
Schedule of Restricted Fund Revenues and Expenses
- Budget and Actual
For the nine months ended September 30, 2002

	Restricted Fund Nine Months Budget	Restricted Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 996,808	\$ 999,744
Interest and dividends	<u>7,050</u>	<u>3,660</u>
Total revenues	<u>\$ 1,003,858</u>	<u>\$ 1,003,404</u>
Expenses		
Bank charges	\$ 225	\$ -0-
Utilities and telephone	-0-	664
Ambulance contract	84,004	86,940
Cable contract	894,885	855,823
Pump maintenance	19,044	39,591
Funds administrative fees	2,700	2,700
Income taxes	<u>3,000</u>	<u>-0-</u>
Total expenses	<u>\$ 1,003,858</u>	<u>\$ 987,718</u>

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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.

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Expect Great Service

Experience the Professional Service

CENTURY VILLAGE DIRECT LINE NUMBERS

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

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

❖ Building Maintenance Services

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

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

❖ Painting Services

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

❖ Landscape Design and Installation Services

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

❖ Pest Control Services

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

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

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