

Reporter

Volume 22 No. 5

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

May 2003

President's Message

Vivian Walsh



We are finally going to try to start work on the swales to beautify the perimeter road. Planting will be done by quadrants. Areas near the East and West Gates will be started first. However, before this work can begin, we have to secure bids. Hopefully, we will have the beautiful Village we are all looking forward to, as soon as the proposals are approved. As you know, these proposals have to be approved by the Officers Committee, the Executive Board, and the Delegate Assembly. I will let you know the exact starting date.

We are also working to finalize the purchase of our new building. We are now waiting for the County to finish their closure with the properties that they have undertaken before we can begin any renovations.

Our water reclamation project is status quo. We have sent final papers to our attorney for his approval. See his letter on this page.

Century Village Repertory Show March 22-24

By Shelly Blaustein

Our Village was treated to a musical delight based on the magnificent music and imagery of Richard Rogers and Lorenz Hart, titled *With a Song in My Heart*, honoring the 100th birthday of Rogers.

The show was conceived and directed by the genius of James Michael, choreographed by Joan Maret, with accompanist Deeva Solove, and percussion by Frank Orilio, song and lighting by our own Chris Hauff, and talented scenery/deck manager Grego.

To borrow from the words of James Michael, "At this time of a full-scale war in the Persian Gulf, and countries poised for war, bombs and murder at many locations, it is a breath of fresh air to be able to share a smile and maybe a moment of laughter and joy. It costs so little, but can mean so much." Raise the curtain! "With a Song in My Heart," which rang out the start of our show.

The almost 50 member cast, with many new volunteers, had rehearsed for 10 weeks to make this show a reality. After basking in the enthusiastic audiences' reception and joy, it was really worth all the time, sweat and hard work.

A number of new dance routines were added by Joan Maret, which really enhanced the character of our show. The intricate steps integrated the rhythm and coordination of the music and the space for a very interesting portrayal on stage. A big salute to the

Continued on page 2

See photos on Page 5

**Please Observe
Alternate Feed
When Leaving the
Clubhouse Area**

Irrigation System at CV

By Vivian Walsh

The following legal opinion by our attorney, Rod Tennyson, clearly gives UCO control of the timers and pumps in CV

As you know, Century Village has a system of irrigation which pumps water from surface canals, lakes and well ground water located throughout the Village. This system was established at the very beginning and creation of Century Village 30 years ago. In other words, the system of pipes, pumps and irrigation all interrelate to irrigate all of Century Village, including landscaping on common elements of each building association as well as swale areas and other landscaped areas owned by UCO. The current issue concerns who controls the time clocks for irrigation of common elements on individual building associations when using this common irrigation system.

Any irrigation system which involves pumping water requires a permit from the South Florida Water Management District. UCO is the only entity which holds these permits for irrigation at Century Village, with the exception of the Dover Area. Apparently the Dover Area, consisting of three buildings, has its own permit from the Water Management District and controls and operates its own irrigation system on the common elements of these three buildings. However, UCO is left with the responsibility of meeting the permit conditions and limitations on water usage from the Water Management District for the rest of the Village (excluding the golf course). Furthermore, UCO pays for the operation and maintenance of the pumps which irrigate the great bulk of the Village.

Over the years, we tried to formalize agreements between the various building associations and UCO concerning irrigation. We proposed a Bilateral Agreement, a UCO Management and Membership Agreement, and the Century Village Irrigation Water Allocation Agreement over these years. I believe all but 45 to 49 buildings signed one of these agreements which in part states as follows:

c. Irrigation and Pumps

Because certain pumps that are needed to irrigate the ASSOCIATION'S green areas may not be located on the ASSOCIATION'S common elements and because certain pumps are owned by UCO but shared by several ASSOCIATIONS, UCO is hereby appointed to maintain and operate the pump and irrigation system. The ASSOCIATION agrees to pay its share of irrigation and pump costs and shall include this cost within the ASSOCIATION'S budget. However, should certain irrigation and pump costs be attributable to the ASSOCIATION, only then shall that ASSOCIATION pay that cost as determined by UCO. The ASSOCIATION shall retain its responsibility to maintain all sprinkler heads located on its common elements. Should government restrictions be imposed on irrigation, then UCO shall prorate available waters to all ASSOCIATIONS in a fair and equitable manner.

In addition to the above mentioned agreements, all 309 Associations executed the UCO Millennium Amendment in 2000, where all the Associations agreed to the following as an amendment to their declaration:

EXHIBIT "B"

A new Article is hereby added to the Declaration of Condominium, at the end thereof, and is numbered sequentially, as follows:

Notwithstanding any other term herein to the contrary, Common Expenses, as defined in this Declaration, shall include the cost and expense of maintaining

THE EDITORS AND STAFF OF THE UCO
REPORTER WISH SENIOR EDITOR MAX
HAMMERMAN A SPEEDY RECOVERY.

MEETING DATES — 2003

OFFICERS	EXEC. BOARD	DELEGATES
Apr 24	Apr 28	May 2
May 29	Jun 2	Jun 6

Officers' Committee Meetings start at 10:00 am.

Executive Board Meetings start at 1:00 pm.

Delegate Assembly Meetings start at 9:30 am.

Delegate Meeting

Fri., May 2, 2003, at 9:30 am
in Auditorium

All Welcome!!!

Note: First 10 Rows for Delegates Only

Bar Codes Will Be Issued

on Fri., May 9, 2003, 9 to 11 am
Anshei Sholom Synagogue

Re: Irrigation System at Century Village

Continued from page 1

and operating the canals, lakes and drainage system, including dams and water control devices, serving the entire Century Village, West Palm Beach development ("System") even if certain elements of System are located off-site and not located within Century Village, West Palm Beach. United Civic Organization, Inc ("UCO") is expressly authorized as agent of Association, in conjunction with similar authorization from other condominium associations in Century Village, West Palm Beach, to undertake the responsibility for maintenance of System, and the expense therefore shall be paid proportionately by Association with other condominium associations of Century Village, West Palm Beach to UCO.

In my opinion, this amendment to the Declaration, which gives UCO exclusive authority to manage and maintain all "water control devices" is broad enough to include irrigation because the irrigation is dependent upon the canals, lakes and drainage system throughout Century Village. Even though wells are providing some of the irrigation, the aquifer is supplied by the canals, lakes and drainage system. Therefore, in my opinion, whether it be under the Millennium Amendment or the previous agreements, UCO has the sole and exclusive responsibility for irrigation in Century Village, especially when we convert to a reclaimed water irrigation system under the proposal with Palm Beach County. When that proposal goes into effect, UCO will have all responsibility of irrigation to meet the obligations of the contract with Palm Beach

County and the Water Management District. Once the reclaimed water project is up and running, Dover will have to comply with the contract, the County and the Water Management District and turn over operation of their irrigation to UCO.

In summary, it is my opinion that UCO has the exclusive jurisdiction and responsibility to maintain the irrigation system at Century Village, which would include control over the time clocks which govern each building's irrigation and watering times. Without control over the master water schedule, UCO cannot fulfill its obligations under its permit with the Water Management District and especially its obligations under the proposed contract for reclaimed water.

"A dream is an answer to a question we haven't yet figured out how to ask" from the series *The X-Files*

Century Village Repertory Show

Continued from page 1

dancers and to Joan. Too bad Rhoda Weber took the old stage cliché "break a leg" to reality. Heal up fast, Rhoda!

The songs reflected the American scene, with a mixture of love and personal feelings and scenes of old Broadway, the Wild West, romance, the islands, also a blend of *The King and I*, with "Manhattan," "You Took Advantage of Me," with "Everything I've Got," and "I Can't Say No." A very interesting inclusion in the show was "You've Got to be Taught," which presents the reality of being taught to hate.

Special thanks to our staff of directors, and for the colorful costumes. Additional thanks to Peggy Jackson and her management staff for their help, support and love. Thanks also to our cast members who gave special assistance in the production and rehearsals — Cynthia Greenblat and Herbie Weberman. Also a belated thank you for the memory of Robert Johnson, who reminded us that the greatest talent lies in how we treat others and our ability to see joy each day. We miss you. R.I.P.

Numerical Count in Election of March 14

At the Delegate Meeting held on April 4, 2003, a vote was taken and approved by the Delegates to publish the numerical count of the Elections Committee for the election of March 14, 2003, of candidates running for the UCO Executive Board.

Following are the figures supplied by the Elections Committee:

	No. of Votes
• Irv Lazar	151
• Marilyn Nissensohn	150
• Dan Gladstone	145
• Larry Kall	143
• Irv Spevak	142
• Phyllis Richland	139
• David Frankel	137
• Max Hammerman	135
• Vince Salvo	134
• Mike Spilken	134
• Ken Davis	133
• Jean Dowling	125
• Sid Schuman	122
• Betty Chaney	118
• Sal Bummolo	117
• Haskell D. Morin	113
• Bernie Ross	109
• Pearl Schneyer	105
• Larry Kerner	104
• Lenny Lipofsky	104
• Howard Silver	102
• Doris Yanowitz	97
• Lou Augenblick	93
• Norman Bartell	88
• Gabe Woolfson	83
• Edith Zedonek	79
• Marcia Ziccardy	78
• George Dupley	71

(Top 20 Candidates receiving the most votes earn positions on the Executive Board.)

Perlman of Camden K — the motion that after every UCO election, the actual numerical results be published in the *UCO Reporter*. Discussion

published in the next *UCO Reporter*. Vote was taken, and the motion was passed. These results will also be posted in the UCO Office.

At the Delegates Meeting

Betty Lapidus



President's Report — President Vivian Walsh announced the appointment of the following members to the UCO Executive Board: Lou Augenblick, George Dupley, Abraham Malawski, Bob Marshall, Howard Silver, Gabe Woolfson, Doris Yanowitz, Edith Zedonek. The above appointments were confirmed unanimously by this Board.

Installation Luncheon — Vivian reported on the huge success of our March 16 luncheon and announced that she has already reserved the next luncheon date of March 21, 2004, at the same price.

Property Manager Pat Blunck's Report — Pat reported that there is now a Sub-Committee for our new UCO building. The renovation of this old building will cost between \$50,000 and \$100,000. The County will be using our drainage system and, therefore, we may get a better deal.

Motions — Pat explained the following motions:

- **#1: Repair Inside Haverhill Exit Gate Out of Security Funds** — This was an emergency repair, moved by Dave Bernstein, seconded by Phil Shapkin, discussed, voted, passed unanimously.
- **#2: Provide 40 Yards of Mulch Out of Beautification Funds** — Moved by Kurt Weiss, seconded by Phyllis Richland, discussed, voted, passed unanimously.
- **#3: Labor Charge for Replacement of 30 Horsepower Motor Out of Irrigation Funds** — Moved by Ed Bergman, discussed, voted and passed unanimously. There was a question from a Delegate regarding this equipment and after he informed us that he had been in this business, he was asked to join the Irrigation Committee.
- **#4: Out of Transportation Funds** — The monthly bill for overages from Community Transit, moved by Sid Schuman, seconded by Bob Fogelman, passed unanimously.

Committee Reports

Insurance — Dan Gladstone reported on the petitions

we hope to sign and send to Tallahassee regarding the high insurance rates. Copies are in the UCO Office. He reminded us to have part-time residents shut off their water supply to their vacated apartments. He urged us to remind our unit owners to have homeowners insurance — it is very important.

Investigation — David Frankel reported that he received a huge response when he called for volunteers.

Lifts — Phyllis Richland reported that there will be a meeting of the Weber Company and lift owners on April 9 in the UCO Office.

Security — Dave Bernstein reported on a meeting with the Sheriff regarding speeding inside of CV.

Lighting — Larry Kall reported that we will be receiving a rebate from FPL. Wellington H installed new and better lights in their parking lot. If a light is out on your corner, please report this to the UCO Office.

C.O.P. — Phil Shapkin reported that if someone sees a person eating at the pools, please call Security, who will in turn call C.O.P., who will handle this matter. Phyllis Richland reported that the Sheriff's Office is accepting old, inactive cell phones which they will give to seniors to be able to call only 911 — this will not allow any outgoing or incoming calls, but will connect directly to 911. You must have a charger for each phone.

Bar Codes — Sid Schuman reported the day is next Friday from 9:00 to 11:00 in the synagogue. When you sell or trade in your car, please return old bar codes, even if they are scraps. This is how we preserve our security at the gates.

President Vivian Walsh asked if there were any questions from the floor. There were questions and answers. She said, "If we didn't have an answer, we would make it our business to find an answer."

New Business — There was a motion from the floor by Morris Krapes of Somerset 1 and seconded by Eileen

Programs & Services

Pearl Shneyer



We have just completed another season and many of our seasonal residents have departed for a cooler climate. The pace will slow down for many of us year-rounders, but we are not left high and dry (or humid) as the case may be. I personally am looking forward to a few good performances at the Clubhouse. The play *Social Security* and the movie *Maid in Manhattan* should be a sellout this April. I had recommended to our Booking Agent Abby Koffler that we try to obtain through local theater groups a few alternate types of show, such as live theater performances (plays etc.). Evidently my suggestion was well taken and we have witnessed this year a very endearing performance of *Mame*. Hopefully, next season, we will be able to enjoy more of the same caliber performances.

I have been informed that the majority of shows next season will be held to only one performance an evening. There will be a few double performances, but many fewer than we have been used to.

I personally see this as an advantage for most of us. This past season, it was a nightmare due to lack of traffic control in the evening when there were two performances. Over the past year, the Programs and Services Committee has been committed to observing all areas that lie

under the care of WPRF. Although recommendations take a while to address (not overnight), most of what the Committee recommended was taken care of. We do run into a snag if what was recommended affected the budget or insurance coverages.

In order to keep areas such as the pools safe, sanitary and beautiful, rules were promulgated which would assure us that this would be the case. Rules such as "No Eating at the Pools," "All Children May Only Go to the Main Pool at the Clubhouse," "No Babies in Diapers or Bare Bottomed in the Pools" and "No Rough-Housing." We have had an influx of new people who either do not know the rules and regulations, or do not care. We are not a housing development. What we are is a private, exclusive community, and those of us who do care will exert every effort to keep it that way. We shudder when we find out that our volunteers, or concerned citizens, are verbally abused when a violation is addressed. Those of us who live by the rules in this community have had their rights violated by the abusers. There are signs posted at all pools; read them!

The Committee and I wish all our residents a Happy and Kosher Passover and a Happy and Healthy Easter Season.

Memorial Day: A Time to Remember

It was a tragic day in December, A time we must remember. A call went out, Like a very loud shout. Our men answered the call, Like they were ten feet tall. They were sent to a distant land, To lend a helping hand. Their blood was shed, While the flames were red. A task well done, You silenced the guns.

I stood in the Village Square, Because I had to be there. Speeches were read, Many a tear were shed. Taps were blown, For many we had known. They were all true, To the red, white and blue. No more can we ask, You completed the task. Sleep well our brave ones, Your battles are done. You couldn't give anymore, Because you knew the score.

We owe you a debt, Which can never be met. You gave it your best, And sure passed the test. There was no time to reflect, No time to defect. In our minds and hearts, You will never depart.

Izzy Markowitz

Wish I Said That

By John Saponaro

"Now you listen to me: For years I've been listening to you, and you almost put me in a strait jacket. Your small minds are muscle bound with suspicion...that's because the only exercise you get is jumping to conclusions." *from the movie The Secret Life of Walter Mitty*

Security

David Bernstein



Hi, folks! Sorry I missed the last couple of issues, but my doctor's son has to go to graduate school, so he told me I was sick and my fees will help pay the tuition. I'm getting better now, so here we are back in print. But watch out, you may be the next medical ATM machine.

Thank goodness things were quiet for a while. I guess the early summer heat had people hanging around the pool getting a last minute tan before heading up north for their cool summer, which leads me to my security issue number one.

Listen, a tan is a tan, but poolside is not the place for a complete body tan. We really must be decently covered while swimming. Unless there is a body beautiful contest, keep your private parts...private. Comedy is best left in the auditorium, not at the pool. Proper dress is still required and our guards have new cameras, with telephoto enlarging lenses, to properly record every small detail of an incident.

Reminders, if you are leaving, please do the following:

- Leave emergency informa-

tion with the building President: summer address, phone number, name of appliance insurance companies (ECM, Wright Superior, etc.).

- Set of keys with the building President so we don't have to break in if there is an emergency.
- Turn off water and phone; empty perishables from refrigerator and closets.
- Take valuables, jewelry, money and grandchildren back with you.
- Lock all windows and doors.
- Leave air conditioner and humidistat on to prevent mold
- If you leave a car, leave a set of keys so that they are available in an emergency. And have a healthy, happy summer.

If you or a guest run the gates and smash them, you will be billed for the repairs. In addition, you can be taken out of the computer for call-in guests. Please, follow the rules. Don't abuse the guards when they are following the rules, and so should you.

Have a Happy Easter and a Sweet Passover.

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**Kurt's
Komments**

Kurt Weiss



Danger Lurks in Asia

One down (almost) — and one to go.

It looks as though the second Gulf War is progressing according to plans, or better.

Although this is being written prior to what would be the decisive battle, that to take Baghdad and eliminate any trace of Saddam Hussein's bloody regime, it seems as though this may well be easier and faster than originally thought.

The "one to go" is, of course, North Korea. There we have a tyrannical regime, armed to the teeth, with an army in size only second to the U.S., who not only possess the nuclear capability we accused Iraq of having, but nuclear bombs and the technical wherewithal to dispatch them to almost any location of their choice.

"If I were President Bush, this would keep me awake at night or give me nightmares

The administration apparently decided, at least for the time being, to play a rather passive role, hoping that North Korea will agree eventually to negotiate with the other governments directly threatened: South Korea, Japan, and China. As of now, however, they insist on direct negotiations with the United States.

There is a horrible famine in North Korea with worse to come. The population is docile, brainwashed, with the army in full control. So, as of now, the regime can continue to ignore the suffering of their people.

The confrontation with the U.S. could become more acute if and when Pyongyang comes to the conclusion that further suffering of its populace has reached a point where the regime is endangered. At such a time, they may well decide to lash out, try to conquer South Korea and create a situation a thousand times more threatening than Iraq ever was.

Another, even more immediate, danger would be the sale of nuclear weapons to Al Qaeda or some other terrorist network. Of all the nuclear powers, North Korea is the only one who would not think twice on selling a nuclear bomb to Bin Laden, if the political situation warrants it, threatening their hold on North Korea.

It would not be a bad idea for our administration to get off their high horse and agree to direct talks with Pyongyang. It seems to be that the alternative is infinitely worse.

Villagers of Note

By Rebecca Schlam Lutto



Alice Jarvis in Fort Smith, AK demonstration on December 15, 2002

Alice Jarvis: A Fighting Humanitarian at 94

Nowadays life is especially busy for 94-year-old Alice Jarvis of Dorchester H. There are anti-war vigils every few days — sponsored by the Women's International League for Peace and Freedom.

"Nothing without struggle" are words that Ms. Jarvis lives by. Her struggle began in 1909 when she was born — one of seven children — in a hut with an earthen floor on homestead land in Montana. Widowed since last year and tipping the scales at 90 pounds, she is actively making plans for the 2004 election.

"I love Century Village," she said with enthusiasm. "The people here are wonderful. Most have working-class backgrounds, and they need an organization to fight for them." She urges Villagers to join the Alliance for Retired Americans, a growing advocacy group that meets in the Village monthly and works on senior citizen issues.

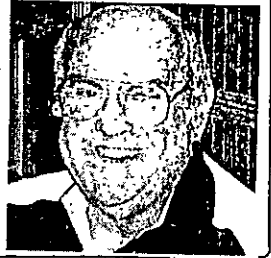
Ms. Jarvis stands ready to be arrested every April 15th, when her group protests the Administration's tax policies at the Summit Post Office. (She was arrested for the first time in 1932 while picketing for Franklin D. Roosevelt.) "If it wasn't for FDR, we wouldn't have Social Security," she remembers. "Do you know that not one single Republican voted for the creation of Social Security? That's why I'm a Democrat."

The "struggles" of Alice Jarvis span almost the entire 20th Century and cover the spectrum of humanitarian issues: women's liberation, unions, civil rights for minorities, peace, senior citizens, the poor, affordable housing, children.

After her family moved to Chicago in search of jobs, Alice, at age 13, went to work

Transportation

Michael Spilken



Here's hoping that all of our residents, snow- and heat-birds, enjoyed a most happy and prosperous Easter and Passover.

Please take heed: If you feel as though you want to make a complaint, or, for that matter, praise our system, please put it in writing.

- What will be needed is:
- Bus number
 - Route number (1, 2, 3, express, shuttle or mall)
 - Date of incident
 - Time of incident
 - Where the incident took

place
• Your name, address and phone number

You can either bring the correspondence to the UCO Office or mail it to: United Civic Organization, 82 Stratford F, West Palm Beach, FL 33417.

We will make every effort to act as fast as we can to help solve whatever your complaint is as soon as possible.

This will enable us to keep a written record of situations that we do not know about.

Until next time, good riding.

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With a Song in My Heart By Ruth Hafter

Once again, our CV Repertory Theater Group treated our residents to a fantastic show conceived and directed by James Michael, choreographed by Joan Maret with the accompanist Deeva Solove and the percussionist Frank Orilio. Grego was the scenery and deck manager. Also, what would we do without our own sound and lighting expert, Chris Hauff? Let us not forget the behind the scenes work of Babe Bernstein, Evelyn Blum, Marty Spiegel and Jose Posillio. It takes a team to put on a performance and fortunately we had their expertise to enhance the production. A special thanks to Peggy Jackson and her staff for their encouragement and help.

Forty-six performers starred in this show. These neighbors and friends rehearsed for 10 weeks, putting aside their regular routines in order to perfect their parts, whether they were singing, dancing, acting or working behind the scenes. They are all to be commended for their dedication. It was evident from the smiles on their faces that they enjoyed the part they played as much as we enjoyed watching them.

Allow me to list the performers in alphabetical order.

The dancers: Ruthie Blaustein, Norma Brown, Dolly Heit, Gerry Fogelman, Marguerite Goldstein, Dolores Majestic, Muriel Small, Anita Strulovitch, Mary Torres and Rhoda Weber, who, unfortunately, was unable to perform because of a broken ankle.

The female singers: Elaine Cannon-Alvarez, Harriet Anderson, Sydell Banks, Victoria Belinsky, Andrea Berelman, Ursula Brodek, Connic Dixon, Jackie Edelstein, Sara Farkas, Abby Fliegelman, Karen Galler, Lillian Goldstein, Cynthia Greenblat, Janet Guzzone, Sylvia Leighton, Rose Mazza, Simone Pepperman, Rose Ramos, Isabel Rodriguez, Sylvia Rosenshein, Joan Schleicher, Florence Shaw, Sylvia Wager and Carmen Watson.

The male singers: Leon Aronson, Louis Awee, Shelly Blaustein, Phil Danitz, Bernie Dunetz, Al Gottlieb, Solly Heit, Robert Johnson, Howard Newfield, Martin Ruderman, Murray Schwartz, Samuel Sutker and Herbie Weberman.

The announcers, Cynthia Greenblat, Martin Ruderman and Howard Newfield, gave a professional touch.

The audience stomped their feet and clapped their hands at the appropriate times

and I did not see anyone leave during the performance. This tribute to Richard Rogers with Oscar Hammerstein and Lorenz Hart had the audience's heads swaying to the familiar and popular tunes, starting from the opening song of the company singing "With a Song in My Heart," and ending two hours later with the full cast singing, loudly and clearly, "The Sound of Music" and "Climb Every Mountain." Wow!

I would have loved to have given special mention to all the individual entertainers who performed, but because of limited space, this is the best I can do (but meet me outside and I will give you a well-deserved hug). Who would believe that retired seniors could still sing, dance and act like teenagers because they are as young as they feel. Their grandchildren and great-grandchildren can be proud of their talent and vitality. It takes love of living and a lot of heart to turn the clock back with style.

Kudos! Bravo! Our hats are off to you.

This article would be incomplete if I did not mention that Robert Johnson, who rehearsed singing with the cast for the show, died before the performance. He will be remembered.



Solly Heit and Marty Ruderman.



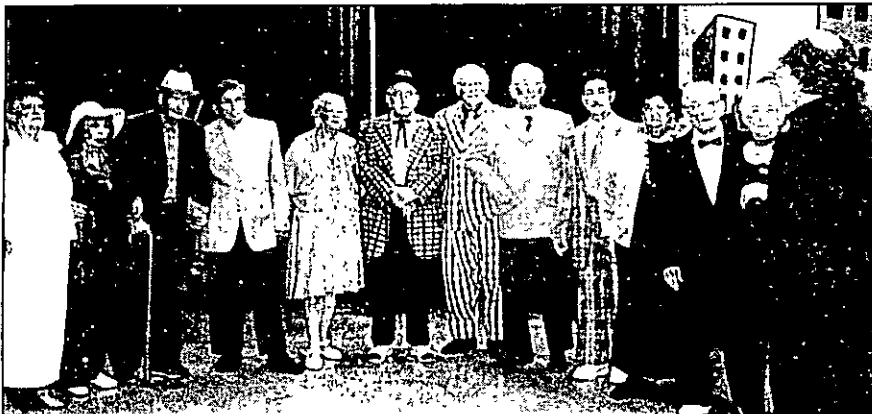
Cowhands Ruth and Shelly Blaustein.



Repertory dancers: Front row (right to left) — Ruth Blaustein, Anita Strulovitch, Marguerite Goldstein, Norma Brown. Back row — Gerry Fogelman, Mary Torres, Dolores Majestic, Muriel Small, Dolly Heit.



Sam Sutker, Marty Ruderman, Phil Danitz, Solly Heit.




Pictures of Repertory Cast

Harriet Anderson, Jackie Edelstein, Phil Danitz, Flo Shaw, Herbie Weberman, Marty Ruderman, Sam Sutker, Louis Awee, Abby Fliegelman, Shelly and Ruth Blaustein



Leon Aronson, Bernie Bunetz, Solly Heit, Marty Ruderman, Louis Awee



Co-Editors Max Hammerman, Frances Jaffe, Irv Lazar, Marilyn Nissensohn
Editorial Board David Bernstein, Anne Cohen, Bob Fogelman, Phil Shapkin
Production Marilyn Nissensohn, John Saponaro
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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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Why I Love Living in CV

I'm just home from the hospital (pneumonia) and knowing that all my neighbors are dying for details, but I was totally exhausted from lack of sleep. You all understand this, don't you? I took a moment to pin a note to my door "no visitors today, please" and crashed. A few hours later, I awoke to take my meds and found a Publix bag on my doorknob. This is a quaint CV custom I've noticed before, and love the anonymity of it. Let's see: eggs, bread and fruit. Aha! The fruit was the tip-off! Sure enough, the 96-year-old man in unit #8 had dropped it off for me. That took care of my dinner last night.

This morning told more of the story: #4 removed my week's accumulation of newspapers; #14 carted empty bottles and cans to the recycle bin. As for food garbage, #1 had removed that soon after the ambulance took me away — #1 also washed up my breakfast dishes from that morning, and took care of incoming mail #45 mixed up a double batch of tuna salad, knowing I was unable to "paw" a can opener independently — and delivered it along with some motherly advice: "Drink more, walk a little bit, save your voice."

As if our building wasn't family enough, there were others in the Village who

The Mail Bag



couldn't do enough for me: MK, who shared her recent pneumonia experience with me, saving me unnecessary worry about the possibility of tubes going down my throat into the lungs to expel fluid; BB, who brought the orange sherbet for which I yearned; ZL, who physically drove to a public building to obtain an unlisted phone number so that a refund for my now-cancelled travel could be started. ZL also drove me home.

I can't count the number of phone messages which I could not answer, nor the number of people who insisted I provide a shopping list! Names have been "changed" to protect the guilty — guilty of kindness, that is! I never expected to get this much care and attention from people I've known less than five years (ZL for only five months).

There is no place on earth I would rather be than here, at home, in Century Village. *Thank you publicly, one and all! Author's name withheld by request*

The VA Runaround

I am 80 years old. In November of 2002, I had my first

visit with a physician at the VA hospital.

I am a veteran of WWII and the Korean War. I really needed and wanted an audiologist and was told there would be a three-month wait and I would be notified.

On February 24, I revisited the audiology department to get a date. The receptionist did not attempt to give me an appointment, but informed me that she had 4,600 veterans listed and that it would be a two-three year wait.

I indicated that I might die before the appointment. Her flippant response was that she "would be notified."

I left frustrated and angry.

We are in the process of going to war and there will be new casualties and death. The military budget is the biggest in our U.S. history, and will continue to be so for many years. We have smart bombs that are very destructive and being improved yearly. Yet, the Veterans Administration is not given enough money and staff to adequately meet the needs of veterans of WWII, the Korean War and the Vietnam War.

More recent veterans and new casualties will be treated at the VA hospitals with the same casualness, flippancy and inadequate treatment.

In addition, my observation is that the volunteers in this tremendous building work harder and are more conscientious than many of the paid Civil Service employees.

Dr. Norman A. Bartell

CALL TO ARMS

Men of Congregation Anshei Sholom

!! We Need You !!

Our men's club, which is now almost defunct, needs a shot in the arm from you.

Come to Sunday Breakfast!
(bring your ladies)

9:30 AM May 4th

We look forward to seeing you.

PERSONALS

Insurance

Dan Gladstone



Sometimes, small issues like mats or chairs on the catwalks become the biggest matter of the day. Whether the reason is selfishness or neglect, it has implications upon our daily living. I received telephone calls that indicated that "a state of war" exists among the neighbors involved.

In one building, it went beyond the boundaries of the Association. In the reply letter to that particular Association, the letter reads that no obstacles should be placed on the catwalk because of its im-

portance. I bring this letter to you in its entirety.

We also want to remind you that our insurance company has issued an endorsement that covers us against the perils of terror. This year, it was issued with no additional premium.

Another example of a nuisance claim: One of the unit owners in the Village placed a claim with the insurance company that smells from his neighbor has been disturbing him. These claims all have a tendency to raise our premiums.



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April 2, 2003

Seacrest Management
3700 Georgia Av
West Palm Beach FL 33405

Re North Hampton G, WPB Century Village

Dear Sir or Madam

This office has received a complaint from one of the residents of Northampton G in West Palm Beach Century Village. This resident has informed this office that there are tables and chairs on the balconies/walkways. This is prohibited by the fire code. All walkways and balconies must be maintained clear of obstructions. The balconies must maintain a clear width of 36 to 44 inches. There shall be no storage of any items in stair landings or under the stairs.

All items shall be removed from the balconies/walkways within 10 days. Failure to comply shall result in the property being referred to the Palm Beach County Code Enforcement Division for fines and corrective action.

If you have any questions, please contact this office at 616-7046

Respectfully,

Kathi Francis
Kathi Francis
Residential Inspection Program Manager
Bureau of Safety Services

C file
UCO

Dear Friends

Thank you so very much for your cards, letters and donations in loving memory of Mike Mindel. They were all deeply appreciated by my daughter Pat and me.

A special thanks to Bill Meissner, who organized a memorial service for Mike here in the Village while I was up north in Springfield, MA at his funeral. I would also like to thank Allan Brooks for his beautiful tribute to Mike in the April issue of the *UCO Reporter*.

Shirley Mindel

Your Good Wishes are Appreciated

Thank you for your prayers, letters, cards and phone calls during my recent illness. I know that your good wishes helped me on the road to a speedy recovery. I am grateful for my many friends here at Century Village and I want you to know how much I appreciate your caring and concern.

I am now back at my desk at UCO and I hope you will stop in to say hello when you come to the office.

Mary E. Patrick

Valedictory to Isa Friedman

Once upon an evening dreary,
Our leader, Isa, said he'd become quite weary,
Not of us, but of Century Vil
(in short, CV),
And preferred to be in California by the sea
To play with his latest progeny

We'll miss you, Isa, dear friend of ours,
Who lead us on many a discourse.
We'll miss your genial personality,
Your thorough scholarship—
But afore ye leave, here's for thee a tip:
Should you tire of child's play,
Find the hours too long to while away,
Come back to us, your devoted coterie.
Come East, young man, a stranger you'll not be!
In the nonce, we wish you well and Happiness galore
In your new digs on our Western shore!

*Most affectionately,
Gert Friedman and the
Great Books Gang*

From the Desk of Commissioner

Jeff Koons.



Cholee Park — The County's New "Central Park"

Before long, the County's Parks and Recreation Department will be adding a new jewel to its impressive list of recreation centers. Cholee Park is currently being developed on a 668-acre parcel immediately south of Okeehelie Park between the Turnpike and Pinehurst Drive. Straddling the border between Commission District 2 and District 6, it's right in the heart of the population center of the County.

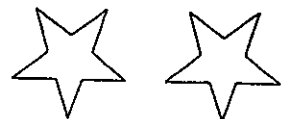
Cholee is home to one of the largest remaining native pine flatwood sites in Central County with a scenic lake and wetlands system as the centerpiece. When this project is complete, no other park in the County will have a more diverse set of outdoor and nature-related activities. Planned amenities include a world-class equestrian center, a canoe basin with canoe and boat rentals, day-use picnic areas, an outdoor amphitheater, botanical gardens, overnight campgrounds, and a vast hiking, biking and horseback trail system.

Cholee's central lake cov-

ers 120 acres with more than four miles of shoreline that will be enhanced with littoral planting and natural cypress stands. The aquatic ecosystem will lure many species of birds, fish and wildlife back to an area that had been overrun with melaleuca and other invasive exotics.

The equestrian center will feature two covered riding rings and eight training rings with stabling for up to 225 horses. The amphitheater, strategically located along the lakeshore, will serve as a venue for live musical performances and stage productions. Camping facilities include separate sites ranging from a remote (primitive) camping island to convenience and group camping areas. The 100-acre botanical gardens, featuring a reflecting pond, conservatory, herb and flower gardens and native preserves, will be another major tourist draw.

I am really looking forward to all that Cholee Park has to offer, and I urge each of you to plan on visiting this beautiful park, hopefully many times.



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Special Interest

By Robert Fogelman

Year after year, after year, I have written articles in the UCO newspaper about the following concerns: new condominium documents; condominium living vs. living in a private house or in an apartment; why unit owners should serve on the condo Board of Directors (Administration); why there is a dire need for the cooperation of all unit owners.

If you think that your Board of Administration can manage your condominium with 32-year-old documents with the new rules and regulations that have been enacted, lots of luck. Better to come into UCO to discuss your dilemma with me.

Living in a condominium means that there are certain restrictions for the common good of all the unit owners, which are inherent in your documents. This mode of living, which is different from living in a private house or in an apartment, is administered by a Board of Administration who are elected by the unit owners. The Board elects the condominium officers.

There are no qualifications for any unit owner to serve on your condo Board of Administration. It does not matter if you are male or female; it does not matter if you are 70, 85 or 90 years of age; it does not matter if you walk with a cane, a walker, or use a wheelchair; it does not matter if you are in good health or not. All that matters is, if you can give your Board only one hour per month to help administer the rules and regulations of your condominium. We want to use your life experiences as a mother, father, as an individual, as an employee or an employer. It's as simple as that.

Your condominium is a corporation registered with the state of Florida. You must have a Board of Administration, consisting of a President, a Vice President, a Treasurer, a Secretary, and one to three additional people for a Board of Directors. The alternative is to have a judge appoint a state-licensed manager at a minimum cost of \$45,000 per year.

Your cooperation in all condominium matters is, of course, a necessity. The documents and your rules and regulations are for all the unit owners collectively and combined and not for only one individual. Without the coop-

eration of every unit owner, the end result could be chaos.

Speaking of catering to one individual unit owner, you may have noticed that a few condominiums have a satellite dish on the outside of their building. According to the regulation of the Federal Communications Commission (FCC), a dish can only be put on property solely owned by the individual, not on common property which is

collectively owned by all the condo unit owners, such as the roof and all outside walls and structures.

I guess the Boards of Administration of Sussex H, Kent L, Camden M, Berkshire J and Cambridge A must have all given their permission for the installation of these satellite dishes. This is also against Part #11 of Article XVII — Rules and Regulations of their condominium documents. (The federal FCC, the Florida Bureau of Condominiums and/or the courts can demand the removal of these satellite dishes.) It therefore follows that all unit owners in these buildings can also put up their satellite dishes on the roof or on the outside walls. Can you imagine what these buildings would look like with 16, 20, 24 or 26 dishes?

The owner of the dish must be told that the dish must be removed, including repairing any damage caused by its removal. The following attorney's letter was successfully used by an Association in the removal of a satellite dish:

"We represent your Association. We are told that it appears that you have your personal property attached to one of the building's common areas, namely, a satellite dish attached to the building roof or adjoining building structure. The personal property so attached must be removed by or before July 15, 2002. If the personal property is not removed, the Association will contract to have it removed and it will be removed on or shortly after July 16, 2002. Your unit will be charged for the cost of removal and/or the cost of repairing any damage caused by the personal property and by its removal."

Remember this — the Association can place an assessment on the responsible unit to cover all costs should the Association remove the dish. Unpaid assessment could lead to future liens and even fore-

Do You Have Unused Cell Phones?

By Phil Shapkin

The Palm Beach Sheriff's Office has put into action a plan to give cell phones that have been abandoned by their owners for one reason or another to senior citizens. These phones will only be able to call the number 911 after they have been reprogrammed by the Sheriff's Office.

Quite a number have already been given away, so many in fact that the supply has run out. A number of them have been given to our residents here in the Village.

This program is such a success that we are asking, for anyone who has any unused cell phones, whether working or not, we would greatly appreciate your donation of them to the Sheriff's Office Senior Citizens Outreach Program. These phones will be overhauled and reprogrammed to the 911 number and again given away on a first come first serve basis.

The phones must be accompanied by a charger. A phone without a charger cannot be accepted. If you have multiple chargers, both home and mobile (car), we will accept both.

You may bring your donated phones and charging equipment to the UCO Office; you may give them to the C.O.P. patrol car; or you may bring them to the Pine Trail S.A.O.'s Office at 1867-A North Military Trail.

This program is an excellent one that will help in your protection or the protection of one of your friends.

If you'd like, we will give you a letter of thanks from our C.O.P. unit.

Again, we wish to thank all of you who participate in this endeavor.

**"WE SCATTER ABROAD
DISCONNECTED
COMMENTS AND
OPINIONS, THUS
PASSING ON OUR
TOPSY-TURVY WAY OF
THINKING TO
OTHERS."
HELEN KELLER**

Only an amendment to the condo documents, signed by all the unit owners and recorded by the county clerk, can permit the installation of a TV dish.

Lifts Committee

Phyllis Richland



As residents of the Village, you cannot help but take note of the ever-increasing number of lifts that have been installed over the last few months. These improvements have made it possible for our handicapped and physically restricted residents to participate in so many of the activities our community has to offer.

Unfortunately, much of this progress has not gone without some difficulties. For those who have attended our many lift meetings, have listened to lift owners express their dissatisfaction with the operation of their lifts, let me assure you that our Lifts Committee has been working hard to address these concerns. This morning, Sunday, April 13, we had a very fruitful meeting with David Chaimowitz, the president of Concord Elevators and Lifts, from Ontario, Canada. He flew in last night to be at the meeting with me this morning. Also present was Kevin Mannes, vice president of Florida operations and senior mechanic for Weber Accessibility, the lift company that is now installing our lifts. We expressed our many concerns in great detail. These were acknowledged and they expressed regret that so many of our lift owners were having such difficulties. They assured us that they would see to it that our list of grievances would be dealt with. We were further assured that their senior lift mechanic would address each and every issue to our satisfaction, even though they are repairing and bringing up to speed work that was done by another company that was not as professionally staffed as Weber is

On Wednesday, April 9, we had a meeting at the UCO Office with lift owners and those Associations that were on contract for lifts and those that were ready to sign a new maintenance agreement. Also present at that meeting were President Vivian Walsh and Kevin Mannes from Weber. There was a great deal of discussion about how the lifts were going to be handled by Weber in order to get them in good working order. Kevin said that he would look at each one at no charge and evaluate what needed to be done. He would lay out each repair or adjustment and approximate the cost. He also stated that he would guarantee his work, and his work only, for one year in writing. On a personal note, I would like to say that my Association has signed our new maintenance contract with Weber.

For those of you with a computer, if you would like to access the Concord Web site, the address is www.concordelevator.com and if you would like to contact Weber, the phone number is 1-800-98-WEBER.

As Chair of the Lift Committee, I like to keep an updated list of all the lifts in Century Village. Some Associations have taken the initiative and installed lifts without contacting the Committee. I am really happy that this is happening. Please get in touch with me by either leaving a note at the UCO Office in my mail box or calling me at 697-3601 or faxing me at 697-3602 and give me the name of your Association. If you have any questions, you can get in touch with me at any of the above.

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The Villcentian
Max Hammerman



Report to Villcentia

For newcomers to Century Village, I need to inform you that I am not an Earthling. My home is on the planet Villcentia. You may note that the name "Century Village" is derived by a corruption of the name of this planet.

Every year I am sent to Earth to study the mores of your planet, and in the summer, I usually return to make a report to the Academy of Sciences of Villcentia. The civilization of Villcentia is superior to that of your Earth — you will soon see why.

Having heard of your widespread crime, I obtained permission to visit your prisons. The life in these institutions is something we Villcentians cannot understand. The endless monotony of the prisoners, broken only by brief periods of physical activity, is enough to drive anyone insane. I could not determine whether jails were intended as revenge for criminal acts or as a deterrent to future criminals.

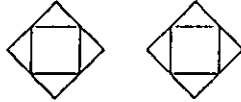
Your wars between assumedly civilized countries are incomprehensible to us. We cannot understand why people of different nationalities cannot settle their differences amicably.

No one can walk your cities without noticing your pollution. The products of your industries foul the air with solid and gaseous wastes. Your drinking water tastes like sewage. You give no thought to the effects of global warming on your future generations. Countries you call "third world" go hungry while your fat-cat nations waste food by the millions of tons.

Before you consider cleaning up these threats to the health of your people, your more important consideration than life and health is, "How many dollars will this cost?"

I am grateful when I can spend a few months on Villcentia and breathe clean air and taste unpoisoned water

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Financial Statements

December 31, 2002

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INDEPENDENT AUDITORS' REPORT

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

We have audited the accompanying balance sheet of United Civic Organization, Inc. as of December 31, 2002, and the related statements of revenues, expenses and other comprehensive income (loss), changes in fund balance (deficit), and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

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

In our opinion, the financial statements referred to above present fairly, in all material respects the financial position of United Civic Organization, Inc. as of December 31, 2002, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

The American Institute of Certified Public Accountants has determined 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 financial statements.

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

January 24, 2003

United Civic Organization, Inc.
Balance Sheet
December 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Assets							
Cash and cash equivalents	\$ 316,021	\$ 17,721	\$ 347,315	\$ 41,412	\$ 44,971	\$ -	\$ 767,442
Investments	-	-	259,699	-	-	-	259,699
Accounts receivable	-	-	-	1,327	-	-	1,327
Prepaid income taxes	11,425	-	-	-	-	-	11,425
Property and equipment, net of accumulated depreciation	4,514	524	-	3,260	-	-	10,298
Utility deposits	-	-	-	4,025	-	-	4,025
Due from other funds	44,139	-	204,761	3,706	-	(251,606)	-
Total assets	\$ 376,101	\$ 18,245	\$ 811,772	\$ 55,730	\$ 44,971	\$ (251,606)	\$ 1,055,213
Liabilities							
Accounts payable	\$ 1,324	\$ -	\$ 6,081	\$ 21,867	\$ -	\$ -	\$ 29,272
Due to other funds	7,466	15,328	14,121	213,929	762	(251,606)	-
Accrued interest on notes payable	6,876	-	-	-	-	-	6,876
Notes payable	269,884	-	-	-	-	-	269,884
Total liabilities	292,350	15,328	20,202	235,796	762	(251,606)	313,012
Fund balance (deficit)	190,148	1,917	793,570	(180,066)	44,209	-	977,871
Appropriated fund balance, January 1, 2002	(106,597)	-	49,177	(180,066)	-	-	(237,486)
Accumulated other comprehensive income (loss)	-	-	(1,120)	-	-	-	(1,120)
Total fund balance (deficit)	83,551	2,917	791,573	(180,066)	44,209	-	742,184
Total liabilities and fund balance	\$ 376,101	\$ 18,245	\$ 811,772	\$ 55,730	\$ 44,971	\$ (251,606)	\$ 1,055,213

United Civic Organization, Inc.
Statement of Revenues, Expenses and Other Comprehensive Income (Loss)
For the year ended December 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Revenues							
Member dues/assessments	\$ 31,416	\$ -	\$ 1,130,976	\$ 618,971	\$ 1,112,992	\$ -	\$ 3,174,355
Interest and dividends	3,298	1,101	19,256	1,468	4,782	-	29,885
Investigation	128,640	-	-	-	-	-	128,640
Advertising	-	66,008	-	-	-	-	66,008
Bus passes	-	-	2,246	-	-	-	2,246
Funds administrative fees	3,600	-	-	-	-	(3,600)	-
Lunchroom income	1,421	-	-	-	-	-	1,421
Copy income	703	-	-	-	-	-	703
Gift passes	-	-	-	24,349	-	-	24,349
Bar codes	-	-	-	7,488	-	-	7,488
Total revenues	169,078	67,109	1,152,478	652,277	1,117,774	(3,600)	3,277,216
Expenses							
Allocable administrative expenses	19,433	19,433	19,433	19,433	-	-	77,732
Allocable professional fees	28,401	28,401	28,401	28,401	-	-	113,604
Allocable real estate taxes	74	74	74	74	-	-	296
Bank charges	228	-	74	-	-	-	302
Identification	16,397	-	6,500	59,112	-	-	81,909
Investigation	53,694	-	-	-	-	-	53,694
Legal fees	53,304	-	-	-	-	-	53,304
Depreciation	752	496	-	1,507	-	-	2,755
Printing, postage, office	-	31,701	1,833	682	-	-	34,216
Gifts	-	-	190	-	-	-	190
Repairs and maintenance	-	-	2,567	16,898	-	-	19,465
Utilities and telephone	-	-	-	1,790	1,117	-	2,907
Transportation contract	-	-	931,694	-	-	-	931,694
Printing	-	-	32,249	-	-	-	32,249
Signs	-	-	1,102	4,700	-	-	5,802
Amplification contract	-	-	-	-	115,920	-	115,920
Security contract	-	-	-	340,039	-	-	340,039
Cable contract	-	-	-	-	1,150,975	-	1,150,975
Security related expense	-	-	-	99,134	-	-	99,134
Clubhouse expense	-	-	-	1,291	-	-	1,291
Pump maintenance	-	-	-	-	42,439	-	42,439
Interest expense	24,005	-	-	-	-	-	24,005
Irrigation	440,792	-	-	-	-	-	440,792
Candy and sweets	37,316	-	12,794	-	-	-	50,110
Funds administrative fees	-	-	-	-	3,600	(3,600)	-
Income taxes	791	4,633	3,424	328	762	-	10,140
Total expenses	677,117	78,238	1,060,312	778,649	1,314,833	(3,600)	3,906,074
Excess revenues over (under) expenses	(908,039)	(11,649)	93,161	(126,372)	22,941	-	(308,958)
Other comprehensive income (loss)							
Unrealized loss on investments	-	-	(1,120)	-	-	-	(1,120)
Total comprehensive income (loss)	(908,039)	(11,649)	91,041	(126,372)	22,941	-	(332,078)

United Civic Organization, Inc.
Statement of Changes in Fund Balance (Deficit)
For the year ended December 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Fund balance (deficit)							
Appropriated fund balance, January 1, 2002	\$ 170,306	\$ -	\$ 651,353	\$ -	\$ 119,208	\$ -	\$ 941,129
Excess revenues over expenses	-	-	93,161	-	22,941	-	115,102
Board designated transfer from unappropriated fund balance	19,642	-	-	-	-	-	19,642
Interfund transfers	-	-	-	-	(98,000)	-	(98,000)
Appropriated fund balance, December 31, 2002	190,148	-	743,518	-	44,209	-	977,871
Unappropriated fund balance (deficit), 1/1/2002 - as restated	251,084	84,566	49,177	(53,694)	-	-	332,133
Excess expenses over revenues	(508,039)	(11,649)	-	(126,372)	-	-	(646,060)
Board designated transfer to appropriated fund balance	(19,642)	-	-	-	-	-	(19,642)
Interfund transfers	168,000	(70,000)	-	-	-	-	98,000
Unappropriated fund balance (deficit), December 31, 2002	(108,597)	2,917	49,177	(180,066)	-	-	(246,569)
Accumulated other comprehensive income (loss), January 1, 2002	-	-	-	-	-	-	-
Unrealized loss on investments	-	-	(1,120)	-	-	-	(1,120)
Accumulated other comprehensive income (loss), December 31, 2002	-	-	(1,120)	-	-	-	(1,120)
Total fund balance (deficit)	\$ 83,551	\$ 2,917	\$ 791,573	\$ (180,066)	\$ 44,209	\$ -	\$ 742,184

United Civic Organization, Inc.
Statement of Cash Flows
For the year ended December 31, 2002

	Operating Fund	Reporter Fund	Transportation Fund	Security Fund	Restricted Funds	Eliminations	Total
Operating Activities							
Dues/assessments collected from members	\$ 11,416	\$ -	\$ 1,130,976	\$ 618,232	\$ 1,131,233	\$ -	\$ 3,111,899
Interest and dividends collected	3,298	1,101	19,477	1,468	4,782	-	21,066
Cash collected from investigations	128,640	-	-	-	-	-	128,640
Cash collected from reporter sale	-	66,008	-	-	-	-	66,008
Cash collected from bus passes	-	-	2,246	-	-	-	2,246
Funds administrative fees collected	3,600	-	-	-	-	(3,600)	-
Lunchroom income collected	1,421	-	-	-	-	-	1,421
Cash collected from copying	703	-	-	-	-	-	703
Cash collected from gift passes	-	-	-	24,349	-	-	24,349
Cash collected from bar codes	-	-	-	7,488	-	-	7,488
Cash paid to suppliers of goods and services	(231,073)	(76,265)	(1,899,453)	(783,842)	(1,317,008)	3,600	(3,309,196)
Income taxes paid	(3,522)	(4,633)	(3,426)	(328)	(762)	-	(12,671)
Net cash provided (used) by operating activities	(69,476)	(13,789)	40,380	(134,019)	20,267	-	(156,937)
Investing Activities							
Redemption of certificate of deposit	-	-	100,000	-	-	-	100,000
Purchase of mutual fund investment	-	-	(232,000)	-	-	-	(232,000)
Purchase of property and equipment	(3,266)	-	-	-	-	-	(3,266)
Net cash used by investing activities	(3,266)	-	(132,000)	-	-	-	(135,266)
Financing Activities							
Payments on notes payable	(82,137)	-	-	-	-	-	(82,137)
Interfund borrowings	72,330	3,723	(151,199)	77,066	(1,120)	-	-
Interfund transfers	168,000	(79,000)	-	-	(98,000)	-	-
Net cash provided (used) by financing activities	158,193	(66,277)	(11,199)	77,066	(100,120)	-	(42,137)
Net increase (decrease) in cash and cash equivalents	83,676	(80,066)	(262,619)	(36,953)	(79,833)	-	(195,835)
Cash and cash equivalents, January 1, 2002	232,287	97,287	609,914	39,261	124,824	-	1,103,297
Cash and cash equivalents, December 31, 2002	\$ 316,021	\$ 17,221	\$ 347,315	\$ 41,412	\$ 44,971	\$ -	\$ 767,442
Reconciliation of excess revenues over (under) expenses to net cash provided (used) by operating activities							
Requested dividends	-	-	(8,818)	-	-	-	(8,818)
Depreciation	752	496	-	1,507	-	-	4,755
(Increase) decrease in							
Accounts receivable	-	-	-	(720)	263	-	(457)
Prepaid income taxes	(2,741)	-	-	-	-	-	(2,741)
Prepaid expenses	2,486	-	-	-	-	-	2,486
Prepaid irrigation and waste expense	431,317	-	-	-	-	-	431,317
Utility deposits	-	-	-	25	-	-	25
Increase (decrease) in							
Accounts payable	(20,127)	(2,636)	(42,763)	(10,459)	(12,937)	-	(78,922)
Accrued interest on notes payable	6,876	-	-	-	-	-	6,876
Net cash provided (used) by operating activities	\$ (69,476)	\$ (13,789)	\$ 40,380	\$ (134,019)	\$ 20,267	\$ -	\$ (156,937)
Non-cash investing and financing activities							
Unrealized loss on investments	\$ -	\$ -	\$ (1,120)	\$ -	\$ -	\$ -	\$ (1,120)

Continued on next page

United Civic Organization, Inc.

Financial Statements

December 31, 2002

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the year ended December 31, 2002

Nature of Operations

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

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

Method of Accounting

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

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

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

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.

Investments

The Organization accounts for marketable securities in accordance with Statement of Financial Accounting Standards No. 115, "Accounting for Certain Investments in Debt and Equity Securities." This statement requires securities that are available for sale to be carried at fair value, with changes in fair value recognized as a separate component of members' equity. The Organization's intent is to hold these securities as long-term investments, in order to provide for future cash requirements for replacement expenditures.

Comprehensive Income

The Organization has implemented Statement of Financial Accounting Standards ("SFAS") No. 130, "Reporting Comprehensive Income." In accordance with SFAS No. 130, an entity is required to classify components of comprehensive income by their nature, and display the accumulated balance of other comprehensive income separately from the fund balance, net of reclassification adjustments and income tax, in the equity section of the balance sheet.

Allocable Expenses

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

Estimates

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

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, 2002. 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.

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 December 31, 2002 as available for sale in accordance with generally accepted accounting principles.

Investments at December 31, 2002 consisted of the following:

	Transportation Fund
Mutual fund:	
Cost basis	\$ 260,819
Aggregate fair market value	<u>259,699</u>
Gross unrealized holding loss	<u>\$ 1,120</u>

3. PROPERTY AND EQUIPMENT:

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

	Operating Fund	Reporter Fund	Security Fund	Total
Furniture and equipment	\$ 10,665	\$ 4,254	\$ -0-	\$ 14,919
Computers	<u>2,529</u>	<u>6,771</u>	<u>28,903</u>	<u>38,203</u>
	13,194	11,025	28,903	53,122
Less accumulated depreciation	<u>(8,680)</u>	<u>(10,501)</u>	<u>(23,643)</u>	<u>(42,824)</u>
	<u>\$ 4,514</u>	<u>\$ 524</u>	<u>\$ 5,260</u>	<u>\$ 10,298</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 year ended December 31, 2002 of \$19,642 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 year ended December 31, 2002 of \$92,161 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. INTERFUND TRANSFERS:

During 2002, the Board of Directors approved the following fund balance transfers in anticipation of General Fund's 2002 operating deficit:

General	\$ 168,000
Reporter	(70,000)
Ambulance	(48,000)
Cable	<u>(50,000)</u>
	<u>\$ -0-</u>

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the year ended December 31, 2002

SUPPLEMENTARY INFORMATION

6. DEFICIT FUND BALANCE:

At December 31, 2002, the Security Fund reports a deficit fund balance of \$180,066. The Board of Directors approved the 2003 budget with a \$2.50/unit/month increase for security assessments as part of the Board's plan to fund this deficit.

7. CONCENTRATION OF CREDIT RISK:

The Organization maintains a portion of its cash balances at a bank in Palm Beach County. Accounts at the bank are insured by the Federal Deposit Insurance Company up to \$100,000. The remaining portion of the Organization's cash and investment balances are held in an investment firm located in Palm Beach County. These funds are insured by the Securities Investor Protection Corporation up to \$500,000 per account. The Organization had no uninsured balances in these accounts at December 31, 2002.

8. COMMITMENTS:

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

2003	\$ 841,350
2004	866,591
2005	892,589
2006	459,683
	<u>\$3,060,213</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 approximated \$1,100,000. Bulk cable costs for the year ended December 31, 2002 approximated \$1,253,000. Anticipated bulk cable costs for the year ended December 31, 2003 approximate \$1,253,000, and have been budgeted for accordingly.

On July 5, 2002, the Organization signed a notice of intent to purchase a 1,000 square foot property from Palm Beach County for approximately \$105,000 for a new office. As of December 31, 2002, the Organization had not received notification of acceptance from Palm Beach County.

9. 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%.

Annual requirements to amortize notes payable are as follows

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

\$269,884

10. 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. The Organization paid approximately \$2,475 in 2002 for these services. There were no balances due to this related party at December 31, 2002.

During 2002, the Organization awarded gifts to two retiring board members for a total of \$5,500.

11. INCOME TAXES:

Under Section 277 of the Internal Revenue Code, a membership, not-for-profit organization can file a regular corporation tax return at normal federal and state rates. Taxable income under this filing consists of only non-member income less corresponding expenses. For the year ended December 31, 2002, the Organization's non-member income consisted of interest and dividend income of \$29,905 and net taxable income in the Reporter Fund of \$21,711. This resulted in federal and state tax provisions of \$6,665 and \$3,475, respectively.

12. ELIMINATIONS:

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

13. PRIOR PERIOD ADJUSTMENT:

During 2002, the Organization negotiated a settlement for disputed invoices for additional transportation services from 2001, which resulted in both the understatement of previously reported transportation contract expense and related accounts payable. Corrections during 2002 resulted in the following changes to unappropriated fund balance as of January 1, 2002:

Unappropriated fund balance, January 1, 2002 - as previously reported	\$ 92,020
Prior period adjustment:	
Understatement of accounts payable and transportation contract expense	<u>(42,843)</u>
Unappropriated fund balance, January 1, 2002 - as restated	<u>\$ 49,177</u>

United Civic Organization, Inc.
Schedule of Reporter Fund Revenues and Expenses
- Budget (Unaudited) and Actual
For the year ended December 31, 2002

	Reporter Fund Budget (Unaudited)	Reporter Fund Total Actual
Revenues		
Interest and dividends	\$ 5,000	\$ 1,101
Advertising	73,000	66,008
Total revenues	<u>\$ 78,000</u>	<u>\$ 67,109</u>

Expenses		
Allocable administrative expenses	\$ 20,330	\$ 19,453
Allocable professional fees	24,900	28,401
Allocable real estate taxes	500	74
Bank charges	100	-0-
Depreciation	-0-	496
Printing, postage, office	33,440	25,701
Utilities and telephone	400	-0-
Prior year surpluses	(6,820)	-0-
Income taxes	5,150	4,633
Total expenses	<u>\$ 78,000</u>	<u>\$ 78,758</u>

	Operating Fund Budget (Unaudited)	Operating Fund Total Actual
Revenues		
Member dues/assessments	\$ 31,416	\$ 31,416
Interest and dividends	10,200	3,298
Investigation	134,000	128,640
Funds administrative fees	3,600	3,600
Luncheon income	100	1,421
Copy income	100	703
Total revenues	<u>\$ 179,416</u>	<u>\$ 169,078</u>

Expenses		
Allocable administrative expenses	\$ 20,330	\$ 19,453
Allocable professional fees	24,900	28,401
Allocable real estate taxes	500	74
Bank charges	300	228
Beautification	15,708	16,297
Gifts	500	-0-
Investigations	60,000	55,694
Legal fees	44,000	53,304
Depreciation	-0-	752
Interest expense	-0-	24,005
Irrigation	105,080	440,792
Canals and swales	-0-	37,326
Prior year surpluses	(97,052)	-0-
Income taxes	5,150	791
Total expenses	<u>\$ 179,416</u>	<u>\$ 677,117</u>

	Transportation Fund Budget (Unaudited)	Transportation Fund Total Actual
Revenues		
Member dues/assessments	\$ 1,130,976	\$ 1,130,976
Interest and dividends	24,000	19,256
Bus passes	3,600	2,246
Total revenues	<u>\$ 1,158,576</u>	<u>\$ 1,152,478</u>

Expenses		
Allocable administrative expenses	\$ 20,330	\$ 19,453
Allocable professional fees	24,900	28,401
Allocable real estate taxes	500	74
Bank charges	300	34
Beautification	-0-	6,500
Printing, postage, office	-0-	1,833
Gifts	600	190
Repairs and maintenance	1,200	2,567
Transportation contract	786,000	951,694
Paving	23,400	32,249
Signs	-0-	1,102
Canals and swales	50,000	12,794
Roads, bridges and walkways	246,196	-0-
Income taxes	5,150	3,426
Total expenses	<u>\$ 1,158,576</u>	<u>\$ 1,060,317</u>

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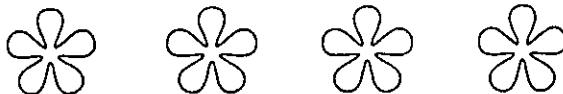
Italiano



Português



LISTINGS
WANTED!
SELLING FAST



SUPPLEMENTARY INFORMATION

United Civic Organization, Inc.
Schedule of Security Fund Revenues and Expenses
- Budget (Unaudited) and Actual
For the year ended December 31, 2002

	Security Fund Budget (Unaudited)	Security Fund Total Actual
Revenues		
Member dues/assessments	\$ 618,972	\$ 618,972
Interest and dividends	13,200	1,468
Gate passes	25,000	24,349
Bar codes	6,300	7,488
Total revenues	\$ 663,472	\$ 652,277
Expenses		
Allocable administrative expenses	\$ 20,330	\$ 19,453
Allocable professional fees	24,900	28,401
Allocable real estate taxes	500	74
Bank charges	300	-0-
Beautification	50,000	59,112
Depreciation	-0-	3,507
Printing, postage, office	-0-	682
Repairs and maintenance	-0-	16,898
Utilities and telephone	5,600	3,790
Signs	-0-	4,700
Security contract	514,860	540,039
Security related expense	101,800	99,174
Prior years surpluses	(59,968)	2,291
Income taxes	5,150	528
Total expenses	\$ 663,472	\$ 778,649

United Civic Organization, Inc.
Schedule of Transportation Fund Revenues and Expenses
- Budget (Unaudited) and Actual
For the year ended December 31, 2002

	Restricted Fund Budget (Unaudited)	Restricted Fund Total Actual
Revenues		
Member dues/assessments	\$ 1,329,077	\$ 1,332,992
Interest and dividends	9,400	4,782
Total revenues	\$ 1,338,477	\$ 1,337,774
Expenses		
Bank charges	\$ 300	\$ -0-
Utilities and telephone	-0-	1,117
Ambulance contract	112,005	115,920
Cable contract	1,193,180	1,150,975
Pump maintenance	25,392	42,459
Funds administrative fees	3,600	3,600
Income taxes	4,000	762
Total expenses	\$ 1,338,477	\$ 1,314,833

GROUND FLR 2 1 1/2 BA
Canterbury H Corn Upgrade 42,000
Chatham C Furn Ctr Lake 48,000

SECOND FLR 2 1 1/2 BA
Norwich G Xtra Val Ex Price 23,000
Norwich N Corner Furnished 29,900
Norwich L Corner C/A Furn 30,000
Sussex M Furn Sharp Lift Incl 37,000
Dover A Corn Furn Walk Temp 53,900

GROUND FL 2 BED 2 BA
Stratford L Furnish near EastGate 42,000
Oxford 200 Renovated Furnish Corner 48,000
Stratford K Renovated Large Condo 50,000
Somerset I All Tile Encl Terrace 59,000

Second FL 2 BED 2 BA
Wellington G 4th Floor Great Value Lake 60,000
Wellington K Furn 4th Fl x large enc terr 61,500

Ground Floor 1 BED 1 BATH
Berkshire E Exc Value 15,900
Chatham U Furn Nice Area 17,900
Bedford D Value 2 A/C's 18,000
Kingswd D Furnished 19,900
Kingswd E Furnish Nice 22,900
Salisbury B Furn Upgraded 25,000

Second Floor 1 BED 1 BATH
Kingswood D Furnished 15,900
Norwich I Great Value 16,500
Andover D Furnished 17,000
Andover E Furnished 17,000
Andover D Furnished Nice 17,900
Salisbury E Renovated 19,900
Nohampt R Furnished Tile 19,900
Salisbury B Renovated 19,900
Sussex M Furnished 20,000
Andover D Furnished Nice 21,000

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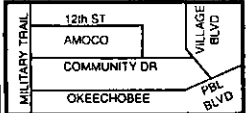
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20 Years Ago This Month

By Marilyn Nissensohn



The more I read past issues, the more I realize that though CV has changed, we are faced with the same or similar problems today.

The following events were headlined:

Vice President Bill Snyder flicked a switch and brought cable television to Southampton, which were then the first three Associations in the Village to receive it.

Judge Poulton set the end of May for the transportation hearing which would affect all 7,854 unit owners. Do you remember the outcome?

The big question this month was "Are you in favor of gun control?" All six respondents replied with a resounding "Yes!"

A column, "Village Vignettes" authored by Ben Gould, contained the following: "The Century Theater at the corners shut down after expensive renovation; Abba Eban addressed Temple Beth El in Palm Beach."

New I.D. cards had to be purchased prior to June 1 as the old ones would not be accepted in the Clubhouse after that date.

Bates Boyle's "Curmudgeon's Corner" criticized the continued stress on bilingual teaching in our schools. Not much has changed since then.

The spirit of cooperation experienced in the Village recently was applauded and attributed to UCO and the tireless efforts of its volunteers.

Residents and volunteers sang the praises of the Paving Committee and UCO in spearheading the road paving plan.

The following events took place this month: B'nai B'rith honored worthy elementary, junior and high school students; a surprise testimonial luncheon hosted by members of the Village Crafts and Hobby Club was held for Doc Horlick; the second season of the Discussion Group concluded; and Golf's Edge Flea Market was deemed a success.

Ads from auto service companies; insurance companies; Memorial Gardens; for chiropractic office exams; dome ceilings; carpentry for home repairs; Seacrest; indoor flea markets; Chinese, steak and Italian restaurants and many banks appeared in that issue.

The Reporter also announced that they would be going on vacation for the summer. It was a great year for the Reporter and the residents of Century Village

Should Gov't Require Lower Drug Prices?

(NAPS) — A new survey found that seniors think the government should require drug companies to lower their prices. When asked the best method of making prescription drugs more affordable, 43 percent said that the federal government should require pharmaceutical companies to sell prescription drugs for Medicare beneficiaries at the same prices as drugs they sell to state Medicaid or veterans' drug programs.

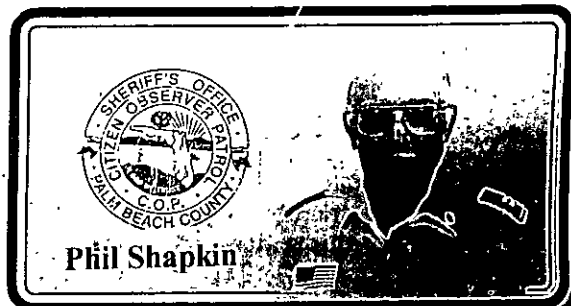
The survey was conducted among members of TREA Senior Citizens League (TSCL), a national senior's issues organization.

"The majority of seniors participating in the survey ranked a prescription drug benefit as their number one Medicare legislative priority," said George Smith, chairman of TSCL, "they clearly feel the government should negotiate with pharmaceutical manufacturers for better prices."

For the first time since TSCL began monitoring prescription drug coverage among members, those saying they have no prescription drug coverage outnumber those who say they do.

"We urge seniors to exercise their clout this election year by asking their Members of Congress to enact a voluntary Medicare prescription drug benefit now," says Smith.

For more free information on this issue, contact TREA Senior Citizens League, Department N20501, 909 N. Washington St., Suite 300, Alexandria, VA 22314, or visit the organization's Web site at www.tscl.org.



Phil Shapkin

For those who will not listen, and feel that they are above the law:

Anarchy is a condition that occurs when rules that have been established for the betterment of a state, country or community, even be it as small as ours, are not adhered to. This means that when the governing body of UCO, in concert with the governing body of management (WPRF), have seen fit to rule on a subject such as behavior at management-run pools, then there must be a reason. The method of asking a leading question such as this is to allow me to set up a scenario that will be self-revealing as this article continues. The rules state that there will be **No Eating, No Drinking of Any Kind Other Than Water and Then Only from a Plastic Container, and Absolutely No Alcohol of Any Kind.**

These directives are quite clear and must be adhered to without exception. But we have, of late, been exposed to a new element of occupant, be they owner or renter. Those that I refer to care little for our rules and regulations. When advised of the fact that these actions are not acceptable to their rule-abiding neighbors, the rule breakers proceed to use insulting language, foul four-letter Anglo-Saxon words or hand and finger sign language. At this point, if the violation continues to occur, our security company employees are called. Many times, even this action is met with derision, and this has led to near physical confronta-

tions. This must stop at all costs.

There was a time when we would never have to think about a problem such as this, but we seem to have come into a period of "I can do anything just because I want to and to hell with the feelings of anyone else; I'm the only one that counts." Well, this line of thought does not fly in a condo setting. The thing that makes condo living work is exactly that. The occupants (owners, renters and guests) must learn to live in harmony for the good of the entire population. This being the case, I will ask that the following SOP (Standard Operating Procedure) be observed:

If a situation occurs similar to the ones that were described in the beginning of this article, the security agent will call for the assistance of the C.O.P. You might want to ask how would this addition change the results of the problem? Let me explain what the addition of the C.O.P. will mean. The C.O.P. member is a volunteer member of the Sheriff's Department. When in uniform and duly assigned to an area of patrol, he must be seen and recognized as a duly appointed peace officer. He may not carry any type of equipment that could be used in self-defense, but he or she must be seen as the representative of the Sheriff's Department. You may not, at peril of arrest, assault, attempt to assault or threaten a Police Officer or Sheriff's Deputy. The mere act as described

Continued on page 18

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In Honor of Veterans

Memorial Day — a day of reflection,
Remembrance of a time gone by — a resurrection,
Of deep seated emotions suddenly burst inside,
From that shadowy resting place where they reside.

Our thoughts of the past, come spilling out fast,
As if they were the happenings of just hours past.
As clear as a bell they swirl up front,
As if they were fed through an open shunt.

Something inside, will not let them die,
For they are the subjects that we personify,
Our minds paint a picture of places and deeds,
While serving our country in times of needs.

Comrades' faces showing the stress and pain,
Swirling round in our callused brain,
Surviving the turmoil, horror and grief,
But have not let the hurt destroy our beliefs.

That the days and months of those difficult times,
Have not destroyed beliefs that are still sublime.

We survived those years — we will honor those times,
Not forgetting fallen comrades through song and rhyme,
We shall love the memories and remember their deeds
For all these honored veterans of all creeds.

*By Jerry Molk
Submitted by John Maniglia*

C.O.P.

Continued from page 16 here is a **felony**, not a misdemeanor, and as a result may cause you to take an unscheduled trip to the **Do-Right Motel**. If this expression seems unfamiliar to you, let me simplify it for you — it is the **jailhouse**. We will also work with WPRF (management) and ask that your privileges be suspended (i.e., the use of the Clubhouse, the pools, etc.). We will also work with UCO. We will ask that your name be removed from the gate call-in system. This would make it impossible to call in guests and/or trades people. All in all, we will make your life intolerable. But why even bring it to this point? It would be so much easier to think of others before thinking of self-gratification. The lifestyle that you have chosen to live, I am sure, did not include disharmony, discord and disunity.

I hope that it will not be necessary to again enlighten you as to the problems that you will bring down upon yourself if you do not heed these warnings. Please. No one wants to make your life anything other than a delight here in CV. But it is up to you. Remember, this is cooperative living. The key word is **cooperate and relax, and enjoy the best of life.**

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September 1997

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

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

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

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

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

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

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

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

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

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

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

Q. Is there a charge for my report?

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

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

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

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

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

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

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

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

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

Q. Can my employer get my report?

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

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

A. Not without your approval.

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

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

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

Q. How long can a CRA report negative information?

A. Seven years. There are certain exceptions:

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

limitations runs out, whichever is longer.

Q. Can anyone get a copy of my report?

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

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

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

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

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

Q. Are there other laws I should know about?

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

Q. Where should I report violations of the law?

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

For More Information

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

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



Great Truths Great Truths About Life That Little Children Have Learned

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

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

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

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

You can't trust dogs to watch your food.

Don't sneeze when someone is cutting your hair.

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

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

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

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

Great Truths About Life That Adults Have Learned

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

Wrinkles don't hurt.

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

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

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

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

Great Truths About Growing Old

Growing old is mandatory; growing up is optional.

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

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

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

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

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

Wisdom comes with age, but sometimes age comes alone.

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

Arts and Entertainment

Irv Rikon



Welcome to springtime Palm Beach County A&E! Theater

Words do not adequately describe *Constant Star*, the new play by Tazewell Thompson, at Florida Stage (Manalapan) through April 27. The story focuses on Ida B. Wells, born a slave in 1862, and a civil rights force to reckon with, until her death in 1931. but what sets this play apart is *how* the story is told, through an outstanding cast directed by the playwright. He has his subject portrayed simultaneously by five actresses, whose bodies and voices he keeps in constant motion, one performer sometimes completing a step or a thought begun by another. The staging fluid and Ida ever dynamic, ultimately mesmerizing, the audience comes to dwell in her mind and to identify with the causes — black and women's liberation — for which she thought. A whole host of other people, men as well as women, are also portrayed by the actresses, who even beautifully sing snippets of Negro spirituals that serve to punctuate the drama. Sound, scenic and lighting designs heighten the action. A memorable work, this will gain recognition across the country as a major, unique theater piece, but see it here: this production could hardly be bettered. Next up (May 9-June 15) is Jason Robert Brown's *The Last Five Years*, the publicist describing it as an "exhilarating contemporary musical about a nice Jewish boy and a small-town girl in New York City who traverse the course of a five-year relationship. Her story starts at the end, his begins the day they met —" (Florida Stage's telephone number is 585-3433).

The Atlantis Playhouse (in the Shoppes of Atlantis, northwest corner of Congress Avenue and Lantana Road, Atlantis) is a new theater presenting a new show, *Jesting with Danny Kaye*, by Joanne Keeb and Sarah Blacher Cohen. Kaye's life is outlined from his bar mitzvah to an attempted reconciliation with his long-suffering wife, Syl-

vial. In-between are comedy songs, bits of routines from Catskills days to motion picture stardom and stories of marital infidelities. Both the light and the dark sides of a comic genius are exposed. The Playhouse's own producing artistic director, Gary Waldman, elected to star himself as Danny Kaye, and while he's mastered some of Danny's mannerisms and patter songs, he lacks the warmth and charisma that came across the stage when Kaye performed. Between him and Hope Feifer, who appears as Sylvia Fine, there's little chemistry. Director Angela Thomas also appears as Gertrude Lawrence, and is badly miscast, but she does belt out a song in a way that makes one look forward to seeing her in something more suitable. It must be added that many among the opening night audience seemed to enjoy the goings-on more than I. Closing date is April 27. From May 7 through 18, Jim Bailey is *Barbra* (Streisand) onstage "in concert" (1-800-690-1863).

Note to subscribers. The Broadway in Palm Beach series has its biggest lineup in some years scheduled for the 2003-04 season. Among musicals coming are the hit revival of *Kiss Me, Kate!*, *Thoroughly Modern Millie*, *Mamma Mia!*, Mel Brooks' *The Producers* and (non-subscription) *Les Miserables*. *Say Good-Night, Gracie*, the George Burns and Gracie Allen comedy, opens the season. *The Tale of the Alchemist's Wife*, an off-Broadway success, is also due (859-3310 for The Royal Poinciana Playhouse; 966-3309 to charge by phone).

The Caldwell Theatre (Boca Raton) concludes its regular season with a treat, Ivan Turgenev's *Fortune's Fool*, which runs through May 18. Mike Poulton's adaptation tells of a penniless nobleman who lives as a guest at a family estate. But when the rightful heiress returns, will he become homeless? The classic comedy was a multiple Tony Award winner in its 2002 Broadway re-

vival. Several local favorites, winners of Carbonell Awards, South Florida's Tony equivalent, appear in the Federal Highway production (241-7432)

Palm Beach Dramaworks (338 Clematis Street, West Palm Beach) brings *The Road to Mecca* to our area May 16-June 8. Athol Fugard, highly regarded and much acclaimed South African playwright, wrote this study of the artist in society some years ago. It received good reviews at the time. The theater's Third Annual Playwright's Festival is scheduled for June 20 and 21 (625-6010).

The Cuillo Center (201 Clematis Street, West Palm Beach) is getting younger. After running *Menopause, the Musical* for a year or so, beginning May 19, it's proffering *Pageant, the Musical*, a musical farce on beauty pageants. There are also a nightly beauty contest and senior citizen matinee discounts. June 1 is listed as the closing date, but who knows (835-9226)?

Theatre West (Wellington) offers Sam Shepard's *Fool for Love* through May 4 (701-1950).

Music and Dance

The Florida Philharmonic has *Broadway Encores*, with Peter Nero and soprano Christiane Noll April 21; Copland, Walton and Brahms April 22, *Great Opera Arias and Duos* May 7, Beethoven, Wagner and Barber's Piano Concerto, John Browning as soloist May 15 (1-800-226-1812). Ballet Florida (659-2000) dances Prokofiev's *Cinderella* April 24 and returns May 17-18 to The Kravis Center (West Palm Beach), where all the above events take place. Ballet Florida also performs at the Eissey Theatre (Palm Beach Gardens) May 2-4.

Museums

The Norton Museum of Art (West Palm Beach) displays parts of its permanent collection and shows off its new wing (832-5196).

Miscellaneous

Rain or shine, Sunfest returns along Flagler Drive (downtown West Palm Beach) April 30-May 4. Delray Affair stretches along East Atlantic Avenue (Delray Beach) April 25-27.

Visit Our Century Village Web Site centuryvillagewpb.org

Random Ramblings

Robert Fogelman



Let me tell you about two incidents that happened to me within the past few months. A man was skating on the perimeter road. I stopped my car alongside of him and advised him that he has a better than 50-50 chance of being hit, that we had put in a costly walk around the perimeter for his use. His reply was, "What do you care, I'm insured"

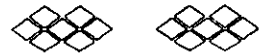
Driving to UCO one morning, a woman ran into the road at Golf's Edge in order to have me stop my car, which I did. In an emergency, one has to act quickly. She had a bag in one hand, which turned out that she was carrying two metal hand weights, and they were too heavy for her as she was walking to the Clubhouse...could I drive her there?

Recently, I have seen another woman, or maybe the same one, hitchhiking, begging for a ride along the perimeter road. This is a definite NO-NO. Please think twice about doing a good deed, before you stop to pick up a hitchhiker. Your own investment in your automobile, the cost of your registration, license plates, servicing, tires, batteries and, most important of all, your insurance. Plenty of dogooders here in Century Village have been sued by riders.

I must admit that I truly did something wrong the other day. I clocked a resident who was driving his car 48 mph on the perimeter road. It is obvious how I clocked him, as I was driving as fast as he was in order to catch up to him, which was wrong. When I

followed him to his condominium, I very nicely and politely requested that he slow down in the future as our speed limit is 25 mph, and he was doing 48 mph. He angrily told me to mind my f---ing business. I wonder if we were to report the license plate number, the make of the car, the address, the day and time of the incident to the Sheriff's Office, would they make a record of it for a possible use in the future?

Let me cue you in to another on-going situation. If I were to talk about cars coming out of the north or south parking lots at the Clubhouse, there are many drivers who may not know which is which. So let's all agree that exiting the north parking lot, one must drive past the entrance of the Clubhouse. Once you are past the Clubhouse, you suddenly come upon the cars exiting the south area. Yes, there is a stop sign there for the south exiting cars. Stop! Full stop, until it is safe to go. However, when there are 200-300 cars in the north lot, can you imagine 200-300 cars in the south lot at a complete standstill waiting for the north lot to empty? Ridiculous. So we have instituted a procedure that is probably in all drivers' manuals. Alternate feed — first one car from the north lot, then a car from the south area. Some of our drivers continue to bull their way through this arrangement. We used to call them "New York drivers," but aren't we all from New York?



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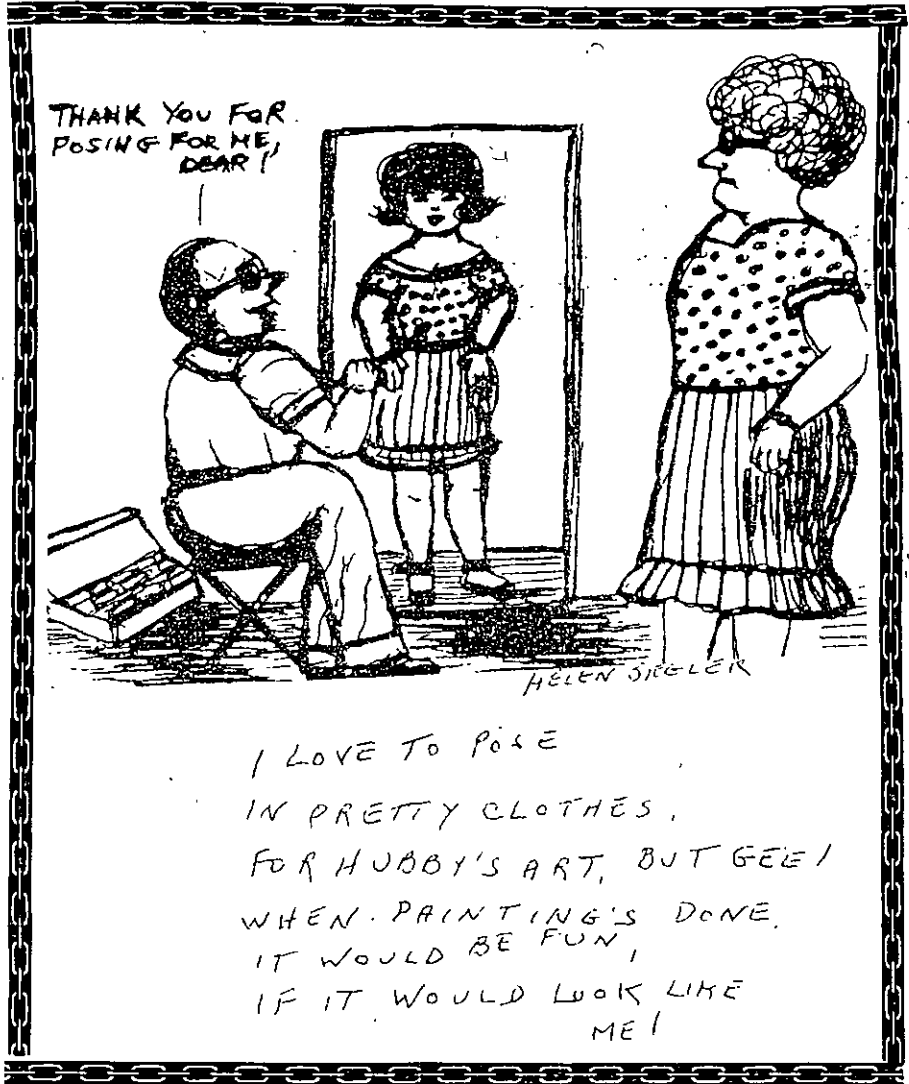
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Did You Know That...

By Marilyn Nissensohn

- ...a giraffe can kill a lion with one kick?
- ...dueling in Paraguay is legal as long as both parties are registered blood donors?
- ...a recent poll revealed that 33% of dog owners admit that they talk to their dogs on the phone or leave them messages?
- ...that Navajo Indian language was used successfully as a code by the U.S. in World War II?
- ...the Civil War produced over 400,000 morphine addicts?
- ...astronaut Neil Armstrong became the first man to walk on the moon on July 20, 1969?
- ...Howdy Doody had 72 freckles, and that Howdy's brother was Double Doody and his sister was Heidi?
- ...Dick Clark's wife came up with the name Chubby Checker? (It was a take-off on Fats Domino)
- ...Winston Churchill, FDR and Mussolini all wrote at least one screenplay, and King Edward VIII of England acted in two war dramas while he was a prince?
- ...the Pilgrims of New England fed their hogs clams to fatten them?
- ...the only survivor of Custer's last stand was his horse Comanche?
- ...bamboo can grow four feet in 24 hours?
- ...approximately 165 million Easter cards are purchased each year in the U.S.?
- ...Hollywood actress Joan Crawford had her back teeth removed to make her cheek bones more prominent?
- ...the biggest Hershey's Kiss ever made weighed 400 pounds? (It was a promotion to introduce the people of Hong Kong to Hershey's products.)
- ...the most popular ice cream flavor in the U.S. is vanilla, and the most popular ice cream topping is hot fudge?
- ...the official Olympic Games flag was introduced in 1920 at the Games played in Belgium?
- ...when viewed from above, rainbows are doughnut shaped?
- ...right behind Christmas and Thanksgiving, Super Bowl Sunday ranks as the third largest occasion for Americans to consume food, according to the National Football League?
- ...a bolt of lightning can strike Earth with a force as great as 100 million volts?
- ...a diamond will not dissolve in acid? (The only thing that can destroy it is intense heat.)
- ...the oak tree can take as long as 30 years to produce its first crop of acorns?
- ...Johnny Weissmuller was the first person to swim 100 meters in less than one minute?
- ...some dinosaurs were as small as hens?
- ...the White House had a telephone before it had an indoor bathroom?



Am I That Old?

I have been guilty of looking at others my own age and thinking...surely I cannot look that old...I'm sure you've done the same...you may enjoy this short story...

While waiting for my first appointment in the reception room of a new dentist, I noticed his certificate, which bore his full name.

Suddenly, I remembered that a tall, handsome boy with the same name had been in my high school class some 40 years ago. Upon seeing him, however, I quickly discarded any such thought. This balding, gray-haired man with the deeply lined face was too old to have been my classmate.

After he had examined my teeth, I asked him if he had attended the local high school.

"Yes," he replied.

"When did you graduate?"

I asked.

He answered, "In 1962."

"Why, you were in my class!" I exclaimed.

He looked at me closely and then asked, "What did you teach?"

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JFCS BEREAVEMENT SUPPORT GROUP

Alpert Jewish Family & Children's Service continues to facilitate a bereavement support group which meets every Thursday at their office on Community Drive. The focus of the group relates to issues confronting widowed men and women. Most newly widowed or grieving people may often experience loneliness, sadness, and feelings of isolation, and support groups can help them to better understand the grieving process and feel less isolated. The support group will also provide emotional support and can help to rebuild their skills and confidence.

For information on how individuals can access this group and other services, call Bobbi Kraf, 684-1991.

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Auto License Plate, Reg'n & Handicap Tag	355-2622
3551 S Military Tr (bet Lake Worth Rd & 10 th Av)	
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Villagers of Note

By Rebecca Schlam Lutto
Continued from page 4

in a non-union sweat shop at seven cents an hour sewing canvas work gloves. That was her first "struggle" to create a union. "Unions are the backbone of our livelihood; you have other people with you," she said, remembering also the struggles of her late husband, Paul, who helped found the union for the Merchant Marine.

Paul Jarvis, an orphan, worked and studied his way up to ship's captain and had his ship torpedoed out from under him off the coast of Africa in World War II. But because of his union activities, he lost everything — including his captain's license — in 1951, during the McCarthy era. "He went from ship's captain to minimum wage jobs, but he never regretted what he had done to help people," Ms. Jarvis said. "His motto was, lighting someone else's candle never diminishes your own."

Alice Jarvis also worked and studied her way up. During her factory years — later in New York — she had an epiphany when she suddenly realized that office work paid more. She studied for a diploma at night and bought a second-hand typewriter to use while teaching herself to type. Her "struggle" for education led to an office job at Long Island University in Brooklyn for 25 years. Her contribution there is not surprising. "A friend and I organized the first union at LIU," she recalled. "During my employment, there were strikes by both faculty and other staff. I still belong to the union and pay dues every year."

Alice and Paul met in 1940 at a union meeting — naturally. Her attractive features are still evident at 94: the flawless skin that would be the envy of a 40-year-old; the salt-and-pepper hair in a fashionable blunt cut; the clear eyes behind the trendy granny glasses; the charm; the vivacity and enthusiasm.

Alice and Paul Jarvis earned their arrests and their triumphs working for unions, traveling in the South as advocates for blacks, bringing out voters — all while raising three children.

Now Alice's fear is that young people are complacent. "They do not vote in large numbers," she said. "They forget that women got the vote only through struggle. They do not realize that the

eight-hour day was not easily won. Blacks were denied full civil rights until the 1960s, and that was a struggle, too." "I've been a fighter all my life," she added. "I'm 94 and

I hope to be 114 and still fighting. I don't have a minute to waste."

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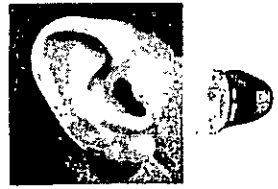
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Library books are selected for the branch by professional librarians, according to the library's selection policy. It is their goal to develop the branch collection to meet the diverse needs of the community. If you have any suggestions, please stop by the reference desk and talk to our librarians.

The Okeechobee branch is 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. All residents of Century Village, including seasonal residents, are eligible for a free library card simply by presenting their Century Village I.D. card at the registration desk.

May Programs at Your Library

- 5/14 — Basic Computers, 10:00 am
- 5/15 — Intermediate Internet, 10:00 am
- 5/15 — Genealogy Research, 2:00 pm
- 5/22 — Intangible Taxes, 10:00 am
- Every Friday — movies on the big screen!

Wish I Said That

"Television has proved that people will look at anything rather than each other."

Ann Landers

By John Saponaro

"I always have trouble remembering three things: faces, names, and — I can't remember what the third thing is."

Fred Allen

Wish I Said That

"Never, never, never, never — in nothing great and small — large and petty — never give in except to convictions

of honor and good sense. Never yield to force and the apparently overwhelming might of the enemy."

Winston Churchill

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Please be advised that the parking situation with the guest spaces at Wellington K has gotten out of control. These spaces are being used by persons living in Century Village for parking of their vehicles while leaving the area for vacations and trips.

These spaces are for the guests of Wellington K and not for any other use. Be advised that the Board of Directors is recording license plate numbers and is giving out written warnings. If this practice continues that abuse, said vehicles will be towed at the owners' expense. This area is properly posted with signs.

We ask that everyone please be aware of this and avoid any unpleasant experience. Thank you all for your help in this important matter.

*Board of Directors
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Recreational Activities



A Year-Round Experience!

All interested art enthusiasts are welcome to join us. A meeting is scheduled for Monday, April 28, at 9:30 am in the Art Gallery at the Main Clubhouse.

We plan to discuss details for the art event at the end of June this year.

All people interested in art instruction through out the year may contact Hy Berger on Tuesdays and Fridays at 1:30 pm.



The pool and billiard room at the Hastings Clubhouse second floor resounds with laughter and the click of ivory every day between 9:00 am and 12:00 noon. Join us for an active and enjoyable time. The competition is keen with 8-Ball, 9-Ball or Rotation games going on.

Our breakfast meeting for members was held on April 1st. Excellent arrangements were made by John Itchkow and John Rubin. President Billy Gerard bade the "snowbirds" a fond farewell with best wishes and good health to all. We had a great time!

The next meeting is April 24th. For information, call Billy at 684-1885.



On March 25, the Ladies' Golf Club of Turtle Bay met for their usual monthly meeting.

How wonderful the ladies looked in their green and white attire.

St. Patrick would be proud to see all that green on the greens. These are the colors for March.

We had 65 members in attendance, all playing in our Captain's Choice. This is so much fun, because all the ladies get the opportunity to look good. We only need one pro in the group and the rest will contribute.

After the game, the ladies assembled in the Clubhouse to have an extra special lunch organized by our hospitality committee, Isabel Lipson and crew.

Extra special because so

many snowbirds will be leaving soon, and although the ladies will continue to golf through the summer, it will be a greatly reduced number.

Finally, the meeting was

called to order by our President, Rhoda Weber. Although she recently fractured her ankle, she conducted the meeting with her usual good

Continued on page 28

Today, once again Jews are under attack worldwide.



From the Middle East to Europe — all over the world — anti-Semitism is on the rise. Never again did we think we would see a clear and present danger to the future of the Jewish people.

ADL is leading the fight against anti-Semitism and hate and we need your help. By creating a Charitable Gift Annuity you protect the Jewish people, your family and your finances at the same time.

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Upper Cor 1 bed/1.5 ba

- Canterbury K - absolutely gorgeous 44,000
- Golf's Edge 25 - beauty, furnished 27,500
- Cambridge A - move right into 26,000
- Windsor M - decorator's delight 30,000
- Norwich N - rentable, furnished 25,000
- Golf's Edge 26 - value, unfurn 26,000
- Sheffield I - near Fitness Center 27,000
- Coventry A - cozy, warm 26,500

Ground FI 1 bed/1.5 ba

- Sussex A - Berber carpet, unfurn, super 22,000
- Bedford H - water view, encl patio 22,000
- Southampton A - upgrades galore 37,500
- Canterbury F - cozy and warm 22,500
- Southampton A - great golf view 29,900
- Southampton B - CA, renovated 33,000

Upper FI 1 bed/1.5 ba

- Hastings D - renovated, unfurn 23,900
- Chatham H - water view, furnished 27,500
- Southampton A - furn, golf view, light 31,500
- Golf's Edge 27 - unfurn, lots of space 22,000

- Northampton F - H.O view, cer tile 22,500
- Wellington M - great view, unfurn 44,000
- Plymouth R - new AC, DW, hot H.O 26,000
- Northampton O - fabulous, upgrades 26,000
- Coventry F - fantastic 17,000

Ground FI Cor 1 bed/1.5 ba

- Sussex A - beautifully done 35,000
- Golf's Edge A - warm and cozy 29,900
- Cambridge G - tiled, new appliances 33,700

Ground FI 1 bed/1 ba

- Andover E - furn, rentable, very nice 18,000
- Salisbury D - new appl, new cer tile 17,000
- Canterbury B - furnished, nice 19,000
- Berkshire D - water view, new shower 19,500
- Kingswood D - nu LR furn, upgraded 19,000
- Easthampton G - fresh and clean 15,000
- Andover H - furniture, rentable 18,000
- Norwich D - quite lovely, rentable 18,000

Upper FI 1 bed/1 ba

- Dorchester A - fantastic deal 16,500
- Cambridge C - nice, fully furnished 17,500
- Camden M - cer tile, furn nice 22,500
- Waltham B - hardwood floors, super 27,500
- Andover J - furn, lots of upgrades 19,900
- Kingswood A - renovated, great furn 26,000
- Andover G - water view, upgrades 19,900
- Sussex H - upgraded, unfurnished 19,500
- Kent M - desirable area, furnished 22,000
- Waltham E - redone, furnished 24,000
- Camden P - renovated, rentable 19,000
- Sheffield K - rentable, near Hastings 10,500
- Windsor J - fantastic value 16,500
- Northampton R - ceramic tile 19,000
- Berkshire J - beautiful and furn 19,500

- Waltham I - a rare find 15,000
- Upper FI Cor 2 bed/1.5 or 2 ba**
- Easthampton H - furn, fantastic 35,000
- Sheffield G - furn, rentable 29,500
- Coventry G - furn, rentable 31,000

Upper FI 2 bed/1.5 or 2 ba

- Golf's Edge 4 - furnished, golf view 46,000
- Coventry C - unfurnished, upgrades 28,000
- Coventry G - fully furn, near east gate 26,500

Ground FI 2 bed/1.5 or 2 ba

- Norwich M - furn, very nice 29,000

Annual Rentals

- Norwich N - 1/1.5 - 2nd fl 550
- Cambridge A - 1/1 - 2nd fl 600
- Coventry G - 2/1.5 - 1st fl 675
- Coventry A - 1/1.5 - 2nd fl 600
- Dover A - 1/1.5 - 4th fl, water view 750
- Andover B - 1/1 - 2nd fl 600
- Sheffield P - 1/1.5 - 2nd fl 600
- Sheffield K - 1/1 - 1st fl 600
- Sheffield I - 1/1.5 - 2nd fl cor 600
- Northampton A - 1/1 - 2nd fl 450
- Canterbury F - 1/1.5 - 1st fl 550
- Berkshire G - 1/1 - 2nd fl 550
- Norwich L - 1/1 - 1st fl 500
- Sheffield K - 1/1 - 1st fl 500
- Kingswood A - 1/1 - 2nd fl, cer tile beauty 600
- Salisbury E - 1/1.5 cor, unfurn 625
- Dorchester C - 2/1.5 - 2nd fl, fresh/clean 650
- Norwich D - 1/1, beauty and furn 525
- Berkshire D - 1/1 - 2nd fl, water view 500
- Andover G - 2/1.5, fully furnished 900
- Windsor B - 1/1 - 2nd fl, water view 500

Organization News

Please Note!!!

DO NOT Resubmit Dates for Events Already Appearing in Organization News Unless There is a Correction.

Aero Club of CV: Our recently-formed club invites all aviation-minded residents to contact Steve Stroup at 471-5790 for info about future meetings.

Alliance for Retired Americans: Meets 2nd Wed at Wachovia. Coffee at 1:00 pm; meet at 1:30. Ruth 478-7889.

B'nai Brith Century Unit #5367: Breakfast meets 4th Sun at Cong. Anshei Sholom 9:30 am; board meets 2nd Tue, 3:00 pm, Clubhouse Room A. 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. Rose 683-1564, Justin 478-0900.

Century Village Computer Club of WPB: For residents only, meets 1st and 3rd Thu at 2:30 pm in Party Room of Clubhouse. Ken 712-9973, Harry 688-9536, Roberta 712-0259 9:00 am-5:00 pm only Mon-Fri.

Century Village Drama Group: Meets 2nd and 4th Mon, 3:00 pm, in Class Room C of Clubhouse. Howard Newfield 697-9688.

Cong. Aitz Chaim: Lunch & Learn lectures Weds at 10:30, reservs req (Charlotte 478-8756), ladies' lectures and men's classes held by Rabbi David Gedalowitz (324-5055)

Cong. Anshei Sholom: Apr 29, Yom Hashoah; May 8, Sisterhood day trip to Miami Holocaust Museum; May 11, Men's Club and Sisterhood honor Mother's and Father's Day; May 20, Sisterhood mini-lunch w/Helen Diamond from the Area Agency on Aging and Andrea Fossum from the Flagler Museum. CAS's Academy of Jewish Studies is still accepting registrations at \$20 (\$15 for 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 2nd Mon, 12:30 pm, at Wachovia. 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.

Fellowship Club: Meets 3rd Tue at Wachovia; all welcome. Harriet 689-9697, Barbara 689-7378.

Goodtimer's Club: Meets 3rd Wed at Wachovia; collation at 9:00 am; prizes/surprises. Fran 686-3631, Katie 683-9241.

Greater Philadelphia Club: Meets 2nd Thu, Oct-Apr, at Wachovia. Sylvia 697-2561, Phyllis 712-0612.

Hastings Cue Club: For info call Billy 684-1885.

Holocaust Survivors of the Palm Beaches: Meets 2nd Wed at Jewish Community Center in the Gruber Hall. Esther 471-9052.

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

Irish Club: We meet 1st and 3rd Sun in the Clubhouse, Class Room C, 3:00-5:00 pm. Sally 616-3850.

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

Judith Epstein Chapter of Hadassah: Meets 3rd Wed, 12:30 pm, at Cong Anshei Sholom: May 21, install new officers by Myrna Rodkin, region org VP. Refreshments will be served.

Italian-American Culture Club: Meets 3rd Wed, 3:30 pm, at Clubhouse Party Room; membership now open: Apr 21, 5 days in Vegas; Apr 23-25, AARP driving course; Apr 26, dinner/show, *Judy & Liza*, Miami Beach; Sep 15-18, Majestic of the Seas cruise, 4 nites in Bahamas (\$288.15 pp); Dec 13-17, Enchantment of the Seas cruise, 5 nites Western Bahamas (\$392.75 pp); Jan 26-Feb 2, Carnival Spirit, 8 nites Panama (\$765 pp). Angelo 687-1611, Paul 640-9855, Pete 478-8194, Carole 687-0836 (for cruises), Jim 686-5839 (for driving course). Bowling will continue each Sat, 10:00 am at Verdi's. Club closed Jun-Aug.

Mind Spa Discussion Group: Meets 1st and 3rd Thu, 3:00 pm, from Dec 18 thru Apr 2003, in the Main Clubhouse, Class Room C (former gym). See bulletin board near pool for changes. Call Allan Brooks 687-3602.

Na'amat USA (Pioneer Women): Meets 4th Tue, 1:00 pm, for mini-lunch. Guests welcome. Marcia 640-4258, Ruth 686-0891.

New Jersey Social Club of CV: Meets 1st Thu at Wachovia, 12:30 pm for collation and 1:00 pm for meet. Lenny 471-9247.

New York City Transit Retirees of Florida, Chapter 12: Meets 1st Tue for lunch meet. If you have questions regarding reimbursement of Medicare deductions, pensions, direct deposit, etc., come to a meet. Milton 689-8227, Ruth 686-0891.

PFLAG (Parents, Families and Friends of Lesbians and Gays): Meets 3rd Thu at 3:00-5:00 at the WPB Public Library on Okeechobee. Please join us in continuing to share experiences, information, etc., and help to dispel the stereotypical portraits perpetuated by prejudice. All are welcome. Myra Perlman 640-4026.

Poetry Club: Meets at Okeechobee Library 10:00 am. Poets and poetry lovers invited Marsha 686-9304

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

Study Finds Eye Drops Delay Onset of Glaucoma

(NAPS) — A new study from the National Eye Institute (NEI) shows for the first time that the same prescription eye drops now used to treat glaucoma can help delay the onset or possibly prevent glaucoma in people diagnosed with elevated eye pressure. Glaucoma is the second leading cause of blindness in the U.S.

The five-year study divided 1,636 people with elevated eye pressure into two groups: half who received glaucoma medication and half who did

not. Researchers found that the development of open-angle glaucoma was reduced by more than 50 percent in patients treated with pressure-lowering medication compared to those not treated. The study also found that those in the treated group had their eye pressure reduced by about 20 percent.

It is estimated that between three and six million people in the U.S. have elevated eye pressure and are at increased risk for developing primary open-angle glaucoma — the most common form of the disease.

Elevated eye pressure occurs when fluid in the eye does not drain properly. The resulting elevated pressure can damage the optic nerve and prompt a diagnosis of glaucoma. Over time this damage can result in a loss of side or peripheral vision. Vision loss caused by glaucoma cannot be regained. If left untreated, blindness can result. Eye doctors seek to identify patients with elevated pressure early to determine whether treatment with glaucoma medication is appropriate.

Glaucoma generally has no symptoms, but early detection can usually control the disease and prevent serious vision loss. A number of risk factors were found to be associated with the development of glaucoma in study participants. These included personal risk factors, such as older age and African descent, as well as higher eye pressure, optic nerve characteristics and thinness of the cornea.

According to the Glaucoma Research Foundation, glaucoma is the leading cause of blindness among African-Americans. The NEI recommends that people over the age of 60 and African-Americans over the age of 40 get comprehensive eye exams. For more information about the NEI study, visit www.nei.nih.gov/glaucoma/eyedrops.

Rishona Chapter of Amit: Inviting you for card party lunch w/door prizes on May 4, 11:30 am, in Clubhouse Party Room. \$5 donation. Bess 478-0735; Anita 686-9083.

Singles Club: Meets 2nd and 4th Wed, 7:30 pm, in Room C of Clubhouse. Meet new friends. Laine 697-3331; Rosalyn 686-6650.

Square Club of the Palm Beaches: Composed of CV Masons, we meet during the winter and plan social and Masonic activities. Off-season, we continue to meet and socialize. We plan a lunch at Rachel's and a farewell dinner for our snowbirds. Herb 684-9660.

Women's American ORT, WPB Chapter: Meets 2nd Tue (until Apr), 12:30 pm, at Cong. Anshei Sholom: May 11, lunch at Roy's w/show *How to Succeed in Business Without Really Trying* at Broward Stage Door Theatre (\$49). Anne 686-0991, Elsie 688-0547, Millie 689-7074, Rose 686-8899

Yiddish Culture Group: Meets every Tue, 10:00 am, in Clubhouse Auditorium. Programs free to all CV residents. Rebecca 684-4867.

Yiddish Vinkl: Meets 1st and 3rd Sun, 1:00 pm, in Music Room of Main Clubhouse. Edy 687-4255.

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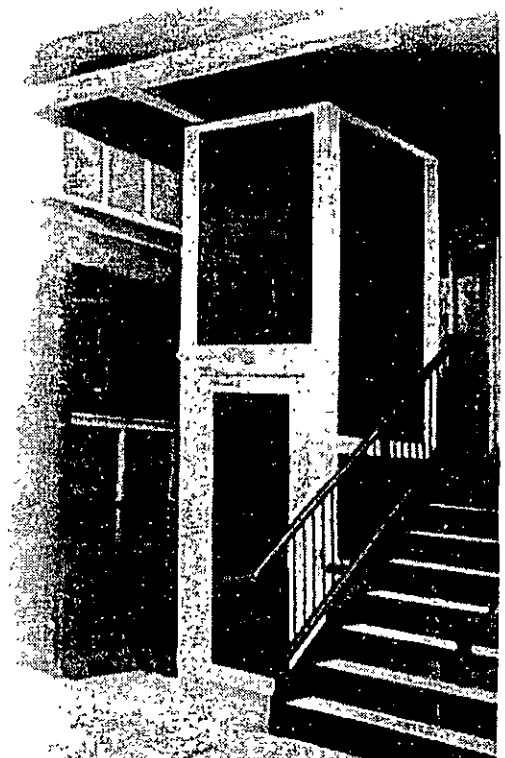
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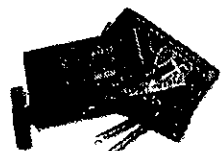
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Recreation

Continued from page 25

humor. This tragedy occurred on the golf course — what could be a better place? We all hope it won't be long before she gets to swing that club.

Our condolences to Norma Brown on her recent loss of her sister.

We welcomed one new member, Bea Cardin, who will enjoy our group, I'm sure.

During the meeting, our new address books were distributed.

Now that our annual tournament is over, it was time for Carolyn Cohn to announce the winners of the coveted trophies:

9-Holers — Class A, H. Collins; Class B, B. Dover; Class C, E. Auster.

9-Holer Runner-Ups — Class A, B. Stillwell; Class B, M. Azoni, A. Ruderman; Class C, M. Carter, L. McPartland, M. Pontenaro.

18-Holers — Class A, G. Weiss; Class B, B. Sandomenico; Class C, L. Pollack.

18-Holer Runner-Ups — Class A, B. Cornish; Class B, D. Stoll; Class C, H. Foreman.

Since these trophies will be awarded next year on January

6, 2004, the ladies were given "bragging" certificates in the meantime. Congratulations to all!

And now for our pairing coordinator. Liz Consier, it was time to reveal our winners for today's Captain's Choice Game:

First: C. Zieno, K. Rudnic, B. Cornish, G. Avignone.

Second: E. Scott, A. Pacilio, A. LoPiccolo, M. D'Onofrio.

Third: A. Silverstein, J. Lotuff, D. Anderson.

To add a little more excitement to the day, several door prizes were given out.

Our President then wished everyone a Happy Easter and Holidays, also to enjoy good health till we all meet again next fall. Also, the colors for April are yellow and white.

Now, since I am a true snowbird, I must heed the call that beckons me back to the sand dunes of "old Cape Cod." I'm sure after a month or so I will thaw out, and envy the ladies playing golf in the warm sunshine of Florida.

I, too, wish everyone good health.

So, remember my big golf tip — "Keep your eye on the ball!" and have fun!



Correction on last month's article: Omitted were winners Charles Coté, second place, first division, and Phil Mintz, third place, second division. David Winters was incorrectly placed in second division instead of third place, third division. Also omitted was Pat Izzo as a member of the winning team against Pembroke Pines.

Another successful breakfast was held on Sunday, March 9. Trophies were presented to the Division and High Point Winners by Charles Coté and Artie Teitelbaum. We thank Evelyn Mintz and her committee once again.

Even though the racing season has officially ended, the Fun Races have continued. Marty Ephraim planned some innovative races. To name a few: a relay, two men in a boat and races which included a course around the fountains. The turnout every Tuesday has been great and most enjoyable.

Circle these dates on your calendar: Our first breakfast of next season will be held on Sunday, December 14, 2003. It is not too early to make your Dinner Dance reservations for

Sunday evening, March 7, 2004. This will include Installation of Officers. Those who attended our last affair will certainly want to repeat this wonderful evening. We hope many more will attend. Lou Augenblick has graciously consented to be in charge of arrangements. Come to our next meeting to make your reservation, or call Lou at 686-3631.

We wish Fran Augenblick, Rhoda Weber and Ruth Tanenbaum a speedy recovery.

May all of our snowbirds have a safe trip wherever you will be going! We hope for peace and good health until we meet again!

See you at the dock!



Hear ye, hear ye, the Tennis Club has a new Board of Officers — President Frank Cohen, Vice President Ed Richards, Secretary Nancy Keser (she's prettier than Secretary Sy K.), and Treasurer Belle Schonbrun. Best wishes to all the new Officers, for a year of new ideas, improvements and a joyous year of tennis.

Special thanks to our outgoing Officers, who did a marvelous job for our tennis

interests To V.P. Gerry Epstein, who was a great help to me; to Sy Kawaller, my long-term friend, who writes like a pro (if only he played like one); to our Treasurer, Les Milstein, who is on the road to recovery. Hope to see him back on the courts soon.

Frank called his first meeting to get an informal consensus of thoughts for the next year. The attendees were Frank, Nancy, Ed and Sy Kawaller, Shelly, Judy and Buddy DeSantes, Penny Smith, Charlotte Greene, Simone Pepperman, Arnie Rabinowitz and Maury Shulman.

Among the topics considered were to re-look at Hard-True courts, investigate using the storage space next to the tennis office for added activities, setting up a rating scale for in-house and touring competitions, schedule a mixer program for tennis games on a regular basis. These and other ideas will be investigated and discussed at later meetings, with the help of the whole membership.

It was a good start, and I personally wish all a very happy year of added interest and enjoyment.

All the best, Shelly (your new ex-President).

Continued on page 35

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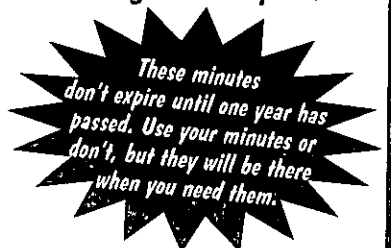
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True Doctor's Stories

A man comes into the ER and yells, "My wife's going to have her baby in the cab!" I grabbed my stuff, rushed out to the cab, lifted the lady's dress, and began to take off her underwear. Suddenly, I noticed that there are several cabs, and I was in the wrong one.

At the beginning of my shift, I placed a stethoscope on an elderly and slightly deaf female patient's anterior chest wall. "Big breaths," I instructed.

"Yes, they used to be," remorsed the patient.

One day, I had to be the bearer of bad news when I told a wife that her husband had died of a massive myocardial infarction. Not more than five minutes later, I heard her reporting to the rest of the family that he had died of a "massive internal fart."

I was performing a complete physical, including the visual acuity test. I placed the patient 20 feet from the chart and began, "Cover your right eye with your hand." He read the 20/20 line perfectly. "Now your left." Again, a flawless read.

"Now both," I requested. There was silence. He couldn't even read the large E on the top line. I turned and discovered that he had done exactly what I had asked: He was standing there with both his eyes covered. I was laughing too hard to finish the exam.

During a patient's two-week follow-up appointment with his cardiologist, he informed his doctor that he was having trouble with one of his medications.

"Which one?" asked the doctor.

"The patch. The nurse told me to put on a new one every six hours and now I'm running out of places to put it!"

The doctor had him quickly undress and discovered what he hoped he wouldn't see. Yes, the man had over 50 patches on his body! Now the instructions include removal of the old patch before applying a new one.

While acquainting myself with a new elderly patient, I asked, "How long have you been bedridden?"

After a look of complete confusion, she answered, "Why, not for about 20 years

— when my husband was alive."

I was caring for a woman from Kentucky and asked, "So, how's your breakfast this morning?"

"It's very good, except for the Kentucky Jelly. I can't seem to get used to the taste," the patient replied.

I then asked to see the jelly and the woman produced a foil packet labeled "KY Jelly."

And, of course, the best is saved for last — the surgeon's note:

A nurse was on duty in the emergency room, when a young woman with purple hair styled into a punk rocker Mohawk, sporting a variety of tattoos, and wearing strange clothing, entered. It was quickly determined that the patient had acute appendicitis, so she was scheduled for immediate surgery. When she was completely disrobed on the operating table, the staff noticed that her pubic hair had been dyed green, and above it there was a tattoo that read, "Keep off the grass." Once the surgery was completed, the surgeon wrote a short note on the patient's dressing, which said, "Sorry, had to mow the lawn."

From the Internet

Hey Men, It's Time For A Health Tune-Up

(NAPS) — Just like taking the car in for an oil change or for the 25,000-mile checkup, men also need to take themselves to the doctor's office to make sure everything is running smoothly.

But statistics show that men do not see a physician for a physical exam nearly as often as women, nor are they as likely to receive health screenings to prevent the onset of more serious conditions. Women live an average of six years longer than men and are less likely to die from the top ten causes of death, including cancer, diabetes and diseases of the heart, kidney and liver. According to a survey conducted by the Centers for Disease Control and Prevention (CDC) in 2001, the rate of doctor visits for such reasons as annual examinations and preventive services was 100 percent higher for women than for men, even excluding pregnancy-related visits.

Now, the Men's Health Network, a Washington, D.C.-based non-profit organization, has developed *Get It Checked!* to help men keep track of their body's maintenance schedule.

This simple guide outlines 15 different checkups and screenings for men and indicates at what age they should be conducted. Men, want to know how often to see the doctor to check your blood pressure or get a tetanus booster? Refer to the *Get It Checked!* manual. Even that important man-fuel, testosterone, needs to be checked once you've put on enough miles.

Remember, regular check-ups and age-appropriate screening can improve a man's health and extend his life. Regular screening can catch many diseases in an early stage, when treatment is most likely to be successful.

Contact the Men's Health Network at (202) 543-6461 for a wallet-sized version of *Get It Checked!* or for other free information about men's health.

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George Tilton**

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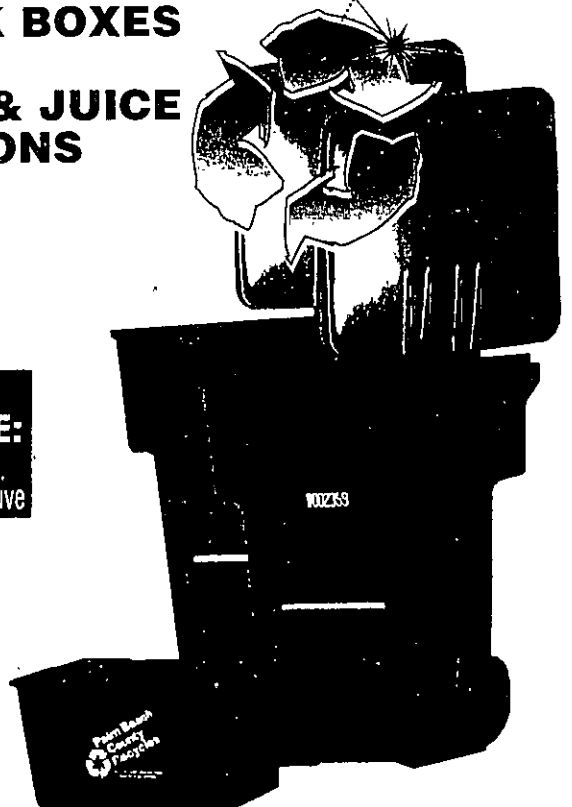
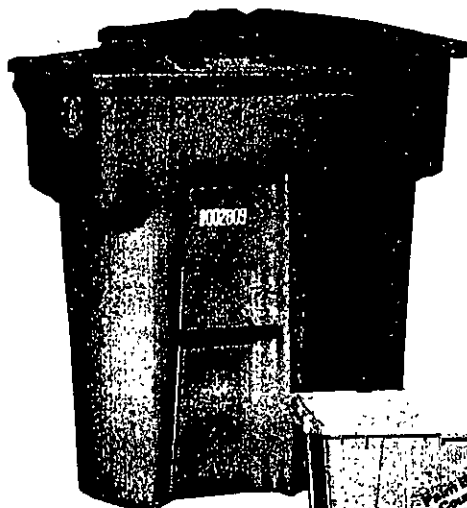
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By Eli Grossman, DDS

You are watching television and a commercial comes on with a big, scary announcement — "Are you suffering from gingivitis?" At the same time, you see a batch of bacteria wriggling across your screen — an awesome sight. Should you panic? Rush out to buy that particular product? Does it mean me and how serious is gingivitis?

Gingivitis is slight inflammation along the gum line of our teeth; most healthy mouths could have gingivitis to a slight degree. As we all know, the mouth is a long way from being a sterile area. The food we eat, the air we breathe, normal living has us surrounded with bacteria constantly. So it is no surprise that some of these bacteria should lodge under the gingival tissues and start an inflammation. And it is to our benefit to try to counteract and eliminate this situation as soon as possible. One should not panic, nor should one ignore the situation. By ignoring it, one could let it develop into a much more serious problem which might involve the services of a specialist.

Besides normal routine dental care — brushing, flossing, etc. — there are a number of oral rinses on the market that are very effective in reducing gingivitis. Conversely, there are a number of well known products that do nothing or, at best, little to curb gingivitis. I rarely mention specific products in my articles, but I will do so now, due to the fact that I have

participated in clinical studies involving all these products that I will mention.

For years, oral rinses, or mouthwashes, were thought of as oral perfumes, to be used only as a breath freshener or when one had a date. Everyone brushed their teeth with toothpaste, but few used an oral rinse on a regular basis. However, today, there are

Continued on page 32

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Oral Rinses

Continued from page 31

many products on the market that have a great beneficial effect on the oral tissues.

I basically categorize today's oral rinses into four groups:

Group 1: The rinses in this group can be supplied by prescription only, as contrasted with most oral products that can be purchased over the counter. These rinses are very, very effective in reducing plaque and gingivitis. Their usage must be monitored by a dentist. Due to the fact they may cause an esthetic problem, staining, that can be easily taken care of by the dentist. The active ingredient in this group is chlorhexidene, a powerful antimicrobial agent. The two main products in this group are sold under the names Peridex and Periogard.

Group 2: Products in this group are sold over the counter and have been clinically proven to be safe and effective in reducing plaque and gingivitis. Some of the products in this group are Scope, Listerine, Cepacol, and Mentadent.

Group 3: These are products that show little efficacy and can be classified in the oral perfume group. While they may taste good and freshen the breath, they show little or no efficacy in reducing plaque and gingivitis. The two popular products in this group are Plax and Viadent.

Group 4: These are specialty rinses designed to do a special job and help a specific oral condition. I refer to the fluoride rinses, which are very valuable in the prevention of cavities. These rinses are all-time musts for children living in an area of fluoridated water. The two main products in this classification are Act and Fluoridgard.

I hope some of the information I have shared with you in regard to mouth rinses will be useful should you ever decide to use one.

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

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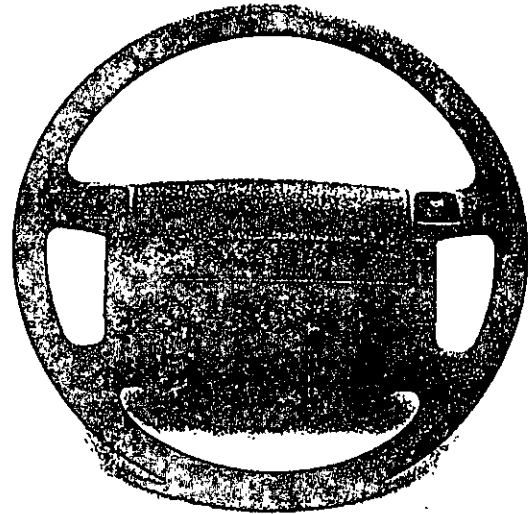
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Subject: 1957

Remember this? The following were some comments made in the year 1957:

"I'll tell you one thing, if things keep going the way they are, it's going to be impossible to buy a week's groceries for \$20."

"Have you seen the new cars coming out next year? It won't be long when \$5,000 will only buy a used one."

"If cigarettes keep going up in price, I'm going to quit. A quarter a pack is ridiculous."

"Did you hear the Post Office is thinking about charging a dime just to mail a letter?"

"If they raise the minimum wage to \$1, nobody will be able to hire outside help at the store."

"When I first started driving, who would have thought gas would someday cost 29¢ a gallon. Guess we'd be better off leaving the car in the garage."

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One Man's Opinion

By Seymour I. Kawaller

What Will it Take to Keep the Peace in the Middle East? Money!

As an admitted liberal, despite my Zionist inclinations, I've entertained some fleeting moments of empathy for Arabs seeking a Palestinian "homeland." However, I've been having some second thoughts about my limited pro-Palestinian sympathies in view of the continuing atrocities which can be laid at the door of Yasser's henchmen. I think the day when Israel could tolerate another Arab country on its borders has passed. The Palestinians had their chance and they blew it!

My son, in criticizing Israel's current wall-building project, points out that it clearly invades Palestinian territorial space. "It's not fair," he claims. That's true. But "fair" isn't the issue. The time to be fair is long past. The time to be firm has arrived.

It's time to face reality. The reality is that there has never been a valid argument justifying the establishment of another Arab state in the Middle East. The only reason it was ever considered is that the states that could logically provide a homeland for Israel's revolting (I use the word in its double sense) residents and neighbors just don't want any part of them. The Kurds have far more justification to seek a separate identity than the Palestinians, who share both ethnic and religious ties with their neighbors.

Still, there's no way to ignore the concentration of antagonistic Arabs at Israel's borders since they constitute a continuing threat to the peace of the rest of the world. One "fix" would recognize the desire of that population for self-government, while placing it in a context that will assure Israel's safety. It would follow the American experience with hostile Native American tribes: Identify the enclaves of Palestinians on Israel's West Bank and the Gaza Strip as "Sovereign Palestinian Territories" within Jordan's and Egypt's expanded territories.

In this event, Egypt and Jordan would be responsible for the military defense of these areas while the Palestinians would provide all civilian services of a sovereign state. It would relieve them of the financial burden of maintaining

a military establishment so they could concentrate their limited resources on providing economic prosperity for their residents. A separate Palestinian state committed to the elimination of Israel can never achieve either political or economic security as long as its limited resources are devoted to battling the reality of an Israeli state, with far more advanced technical, military, educational and financial assets.

Why should Egypt and Jordan entertain such a commitment? For the time-honored basis for much Arab political adjustments — simply, bribery. These states must have the continued financial support provided by the U.S. The funds the U.S. might readily commit to an independent Palestinian state could be more effectively used to encourage Egypt and Jordan to

accept this view of a newly reorganized Middle Eastern political map. By controlling the military ambitions of the Palestinians, their implicit threat to Israel as well as neighboring Arab governments would be eliminated.

Would this satisfy the Palestinians? Probably not. The Native Americans who had to settle for a similar fate weren't happy either.

With Sharon firmly in the saddle in Israel, and with the historical lessons of abrogated Oslo accords and similar "agreements," there's little prospect of a second go-round for a separate Palestinian state adjoining Israel. Sharon will never voluntarily dismantle established and loyal Israeli settlements and there's no one — certainly not a weak and irresponsible U.N. — capable of forcing that issue.

So, if there's a time to be

Seniors Helping Seniors


The Seniors Helping Seniors program, sponsored by the Area Agency on Aging, is alive and growing here in Century Village. Just ask the

realistic, this is the time. Settle for what is practical and possible: Israel can live in peace with Egypt and Jordan. A demilitarized Palestinian population can be made to settle for a limited sovereignty within the greater Arab entities without being a threat to any of its neighbors. Economic union of those states with Israel can result in a better life for all the inhabitants of this area... but it will take a determined U.S. effort to achieve it. The current U.S. commitment to defang Iraq is a critical first step. Let's go the rest of the way.

many dedicated volunteers who are involved providing friendly visitor service to help their neighbors, many of whom are homebound. Without the support that our volunteers provide, older adults would be even more isolated in the community. Thanks to the friendly visitor volunteers, frail elders can still enjoy many of the activities available to residents of Century Village.

If you would like more information about our Seniors Helping Seniors program, please call us at the Area Agency on Aging at 684-5885, ext. 251 or 292, on Wednesdays and Fridays between 9:00 am and 1:00 pm. There is no charge for friendly visitor services. We are available to help those in need, but we need volunteers who are willing to donate some time to help others.

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Men's Golf
Phil Dreiss

A funny thing happened to my last column on the way to the printer. I reported that 32 members attended the last Club meeting. Somehow that information translated into 322 in the printed column. Can anyone imagine that number of people crowded into our small meeting room?

On March 28, we played a Captain's Choice tournament and my team finished in third place with a net score of 37.7. Arnie Indyck, Marty Hart and Pete Condon rounded out my foursome. What made the day unique was the fact that we completed the 18 holes in par. So why is that unique, you ask? Well, we managed to golf even par with no bogies and no birdies, I respond. We made par on every one of the 18 holes. Believe it or not. In fact, we even had a great shot for a bird on 18 from about three feet, but we all missed our putts. What a fun round of golf!

Our snowbird golfers are leaving and there are feelings of both sad and glad. Sad as friends leave us for a while for their northern golf and glad as our tees become less crowded during the unofficial outings on Monday through Thursday. Safe trip home, guys. See you in the fall!

As I write this, I am reminded that we have a few members recovering from golf-inflicted and other illnesses. Please join me in wishing a speedy recovery to Fred Wilson, Irv Young, Joe Burk and Larry Silverman.

With the movement of our clocks forward by one hour, we again see the backniner boys in a struggle to get off the tenth tee with enough light to see their drive shots. Take heart, as the days grow longer, the problem will go away.

I noticed the following in Marilyn Savant's column on Sunday, April 6: "There are too many people who don't know how to say no, but at least they are happier than all those people who don't know how to say yes."

Hit 'em straight and less often!



Snorkeling
Pat Izzo

On the very day I was going to write this column for the March edition, I felt ill.

I was advised by my doctor to go to the emergency room, where I was diagnosed as having a ruptured appendix and was immediately taken to surgery after all appropriate tests were performed.

Needless to say, I survived!

In early March, the Club had scheduled a snorkel trip to Fort Lauderdale.

Continued on page 36

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Recreation

Continued from page 35

On the appointed day, though the weather looked good, no one showed up.

I decided to go by myself as the conditions seemed good.

The Pro-Dive boat turned out to be a beautiful glass bottom boat skippered by a very competent crew.

On the trip to the reef, I sat next to two young ladies and could not help but hear their animated conversation. So I asked them if this was their first snorkel trip. They replied that, indeed, it was their first time on the ocean! I was surprised and curious and asked where they were from. They replied, "Minnesota."

The girls were concerned about sharks but I assured them that there would not be any sharks.

The reef was very ordinary with some slabs of coral and soft fan with a good variety of fish.

On the return trip, I asked the two young ladies what they thought about their experience; they were absolutely fascinated!

Also on board was a scuba diver making his first open water dive. I asked him about his reaction to the reef. He was excited and thought it was a wonderful outing and was ready for more.

Sorry to report that the trip to Roatan was cancelled. The price was based on a group of 12 or more. We had only 10 sign up. I guess it was poor timing.

Not to be robbed of making my annual, out of the country snorkeling trip, I quickly made arrangements to go to Abaco in the Bahamas.

The trip is set for May 3-10. Twelve people signed up to go.

It should be very interesting as the area is swarming with good reefs.

On March 21, the Club held its annual picnic at Carlin Park.

We caught a gorgeous day except for moderately high winds which were not conducive to swimming as the winds caused large waves.

We want to give thanks to the committee headed by our President Gigi Lachance.

Special mention should be made of the members who worked at the picnic, including Stanley Collins, who built the fire and did all the cooking, and Millie Collins, Irene Abrams, Sol Osher and Josephine Warner, who served

the food and did various chores.

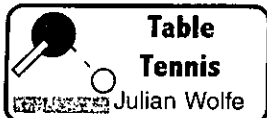
The food was good and plentiful.

On March 29, the Club had a scheduled two night-three day trip to Crystal River, FL, which is in the northwest area of the state for the stated purpose of swimming with the manatees.

I did not attend the trip as I was still in a post-operative funk.

The small group that went had a great experience. I think this trip should be repeated next year.

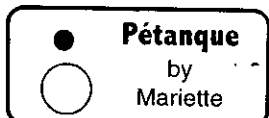
See you by the sea.



We would like to inform the residents of the Village of the election of our new President, Julian Wolfe, and to thank our outgoing President Sol for a wonderful tenure in office of many years.

We had a large turnout to our annual club meeting in which we decided to enhance and expand our membership by fixing up the table tennis room with a request for improved lighting and tables. There will be separate hours for beginning, intermediate and advanced players!

All those residents who are interested, please contact the new President at 686-4367. We at the club welcome new members not only for their playing ability, but in addition, to make new friends and socialize.



This year at our annual pétanque tournament, we had mixed teams of English and French speaking players. Everyone's participation was appreciated. The results of the Thursday morning match on March 6:

First place: Captain Roger Marcotte, Solange Brien, Léo Bonsant.

Second place: Captain Gene Houghton, Suzanne Villeneuve, Toby Lovinger.

Third place: Captain Marcel Ste-Marie, Dolorès Bédard, Dick Oliviera.

Friday morning match on March 14.

First place: Captain Léo Moze, Dolorès Bédard, Bernard Schoerbaum.

Second place: Captain Yvon Bédard, Augustin Cyr, Rocco Del Duchetto.

Third place: Captain Rob-

era, Henri Cadieux.

This year, we played pétanque in French with Anne-Marie and Roger Groulx on Tuesday mornings, Marcel Ste-Marie on Thursday mornings and in English with Mariette Lemieux on Friday mornings. Although many of our players are going back north, the pétanque courts are available to people for practice and play. Pétanque is for the "young at heart," win or lose with a smile.

Memo to All Reporters of Recreation News

At the welcome meeting held for new residents last month, several new owners remarked that they were interested in joining in the recreational and organizational activities in CV, but did not know where to go for information. To help these people, we ask all correspondents who report on recreation affairs to the Reporter to add the name and phone number of someone who is willing to be of help at the bottom of their reports. All organizations have already published such info.

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Please call 684-1991 for more information.

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05/04	Sun 2pm	Pierce Brosnan, Julianna Margulies
05/04	Sun 8pm	PG 94 Min
05/05	Mon 8pm	
05/07	Wed 2pm	"FRIDA"
05/09	Fri 8pm	Salma Hayek, Alfred Molina,
05/11	Sun 2pm	Geoffrey Rush, Antonio Bandaras,
05/11	Sun 8pm	Ashley Judd R 120 Min
05/12	Mon 8pm	"TWO WEEKS NOTICE"
05/13	Tue 8pm	Sandra Bullock, Hugh Grant
05/14	Wed 2pm	PG-13 100 Min
05/16	Fri 8pm	
05/18	Sun 2pm	"NICHOLAS NICKLEBY"
05/18	Sun 8pm	Nathan Lane, Christopher Plummer
05/19	Mon 8pm	PG 108 Min
05/21	Wed 2pm	
05/23	Fri 8pm	"THE HOURS"
05/25	Sun 2pm	Nicole Kidman, Julianne Moore,
05/25	Sun 8pm	Meryl Streep
05/26	Mon 8pm	PG-13 114 Min
05/28	Wed 2pm	"CONFESSIONS OF A DANGEROUS MIND"
05/30	Thu 8pm	George Clooney, Julia Roberts PG-13 100 Min

Defending Yourself Against Identity Theft

(NAPS) — According to Chief Postal Inspector Lee R. Heath, identity theft is the number one consumer fraud in the nation.

Said Heath, "Everyone needs to make sure that when giving financial and personal information to someone, they know what it will be used for."

The crime is so serious that the U.S. Postal Inspection Service has launched a consumer protection campaign to educate the public.

Heath and other experts offer these tips for staying safe:
• Don't record credit card numbers on your checks;
• Promptly remove mail from your mailbox;

• Never give out personal information over the telephone, such as your Social Security number, to someone you are not sure about; and

• Contact Postal Inspectors if your name is being used illegally to obtain credit cards or merchandise by mail.

To learn more, visit the Web site at www.usps.com/postalinspectors.

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Vial of Life

By Dorothy Loewenstein

Prepare ahead for emergencies. Do you live alone? Then you need the Vial of Life. Easily obtained by a phone call (561-616-7030) to our local Fire Rescue Squad, it contains a form to be filled in by you *before* the need arises for you to be hospitalized. The form is in a plastic Ziploc bag which is to be attached to the outside of your refrigerator. A green "triad" label goes into your front window, so the paramedics know you have a Vial of Life form.

When you, or your neighbor, phone 911 for an ambulance, simply give them the Vial of Life plastic bag. It goes with you to the emergency room and saves you answering a lot of questions about your medical history. You could be in pain or unconscious and unable to answer. I recently took advantage of this benefit and the only question I had to answer was how to spell my surname correctly.

Everything else was in the Vial of Life. Oh yes, I had to remove my Medicare card from my wallet and enclose that in the same plastic Ziploc bag. Simple! Another good idea is to carry some 3x5 index cards and a pencil. As you have questions for the doctor, you can write down the answers. A few important phone numbers should also be on a separate index card.

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Mark Twain



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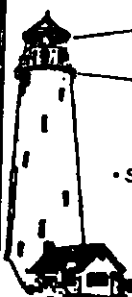
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Stamps in the News

Syd Kronish



Some historians referred to it as the greatest real estate deal (or steal) of all times. Others called it a stroke of Jeffersonian genius.

In 1803, the Louisiana Purchase doubled the size of the United States. With one stroke of the pen, our country became one of the largest in the world. The heartland of the continent was opened to American exploration and settlement.

To honor the bicentennial of the Louisiana Purchase, a new 37-cent stamp will be released on April 30 with first day ceremonies in New Orleans.

Prior to the acquisition, the western boundary of the United States was the Mississippi River. France had originally claimed Louisiana, a vast tract of land west of the Mississippi, but ceded it to Spain in 1762. However, on October 1, 1800, Spain secretly transferred the land back to France.

President Thomas Jefferson learned of the transfer in 1801. He sent a U.S. Minister to France, Robert R. Livingston, to negotiate for at least the port of New Orleans. In January 1803, Jefferson sent James Monroe to France with an appropriation from Congress to buy not only New Orleans, but all of Florida, if possible.

Livingston was notified that Napoleon was willing to sell the entire territory of Louisiana to the United States. So Livingston and Monroe quickly began formal

negotiations with Francois Barbe-Marbois, France's minister of finance. They agreed on a price of \$15 million. In early May, they signed a treaty to seal the transaction. The treaty was dated April 30, 1803.

The new stamp features a map of the United States overlaid with a facsimile of the first page of the English translation of the treaty. Livingston and Barbe-Marbois are seen shaking hands while Monroe is signing the document.

On December 30, 1803, the United States took possession of the new territory. Westward expansion began immediately and a territorial government was established in 1804. The state of Louisiana — the first to be carved from the territory — was admitted to the Union in 1812. When cost for doubling the size of the country was figured, it came to \$23.5 million — about four cents an acre.

The Stamp Fulfillment Services of the USPS offers "First Day of Issuance" postmarks Call toll-free 1-800-STAMP-24.

Previous stamps commemorating the Louisiana Purchase include four stamps in the 1904 Louisiana Purchase Exposition issue — Robert R. Livingston (one cent), Thomas Jefferson (two cents), James Monroe (three cents) and a map of the Louisiana Purchase (10 cents) A three-cent Louisiana Purchase Sesquicentennial stamp was issued in 1953.



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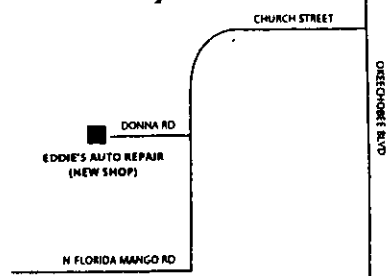
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Response to Don Amter

By Jack Kasden

I would like to take this opportunity to respond to Don Amter's article in the April UCO Reporter.

There are no easy solutions for the problems our nation and the world is facing today.

Unfortunately, we are used to simple solutions based upon our past history. Our enemy is not as clear as it used to be. It consists of many factions. There are many complex situations that have to be dealt with. If we do not make the right decisions now, there may not be a future for our children. We must recognize and deal with evil in its infancy, for if we wait for it to become more powerful, it may be too late. In order to survive in the future, we must learn lessons from the past so we do not repeat the same mistakes.

There is someone out there who realizes the importance of this and he is a Nobel Peace Prize winner. His name is Elie Wiesel. He has seen evil in its worst form and was subjected to its tyranny. In a recent ar-

ticle in *The Palm Beach Post*, he says George Bush is doing the correct thing by dealing with Saddam Hussein now, rather than dealing with a much more menacing and powerful figure in the future. I would rather believe Mr. Wiesel than the pacifists who are ready to give away the store. They think by ignoring Saddam he will just go away.

Saddam Hussein thinks by dividing us he can conquer us. Nobody likes war. Nobody! But many Americans who constantly criticize the things George Bush is trying to do will never protest the horrible deeds taking place every day in Iraq. Isn't it ironic? Sometimes war is a necessary evil to protect us against those that would do us harm.

The United Nations is all but united at this point in time. Had we been united, perhaps we would have had a much better chance of avoiding this conflict. If Saddam felt that we were united in our opposition to him remaining in power, he might have gone into exile; instead, we gave him hope and comfort, so he chose to stay and fight, thinking he might have allies and

support.

I would like to address some of the points Don Amter made. He says our country was founded on the principle of democracy and nobody has a monopoly on the truth.

- Our country was formed as a republic embracing democratic principles. There is always a debate as to what is the truth, and the truth can only be established by hard evidence, not by incisive rhetoric claiming to be the truth.
- Mr. Amter says that to find the whole truth requires in depth discussion. To find the whole truth requires in depth evidence. Opinions are not always truths.
- I would say that big business is not always above board and honest in their dealings. Big business controls a lot that takes place in this country and much of it may not always be ethical, but still the business of this nation and the safety of its citizens has to be addressed and dealt with.
- Don Amter refers to the military action going on in Iraq as a preemptive action. When a ceasefire was

reached in 1991, certain conditions were agreed upon between Iraq and the U.N. In 12 years, all of these agreements were being violated by Saddam. So this is not a preemptive action, but a continuation of a war that started in 1990 by Iraq's invasion of Kuwait, in my opinion.

- Regarding our support for Iraq in its war with Iran: At that time, it was the thing to do. We have done many other things in the past that turned out to be a mistake, but at the time it was a logical choice to make. That does not change the situation we are faced with today. We share many strange entanglements today, including Saudi Arabia, but that is the nature of politics.
- Because Osama Bin Laden and Saddam Hussein are from different sects does not mean they are not co-operating with each other. Remember, "the enemy of my enemy is my friend."
- If all in the Muslim world chose to hate us based upon misguided teachings and because we are number one militarily and financially,

so be it. Everyone is always trying to knock down the king of the mountain.

In retrospect, I would like to have the readers in Century Village make up their own minds. You decide. May God be with all the brave souls willing to sacrifice their lives for our freedom.

For Visually Impaired

A support group for the visually impaired will meet once a month on the third Thursday of each month, beginning May 15th, Room A at 1.30 pm.

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Yogi Berra

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From Our Attorney

By Peter S. Sachs

Courts Apply Five-Year Limitations Period for Actions to Enforce an Association's Governing Documents

Recent Florida cases have abandoned the controversial, and often disputed, rule of law that an action to enforce an association's governing documents is an action subject to a one-year statute of limitations. The Courts have now held that such an action for injunctive relief is governed by the more general five-year statute of limitations for "legal or equitable action on a contract."

The Fourth District Court of Appeal, in the case of *Pond Apple Place III Condominium Association, Inc. v. Russo*, Case No. 4D02-1502, 2003 WL 470247 (Fla. 4th DCA, February 26, 2003), held that the five-year limitations period for actions seeking injunctive relief, and not the one-year limitations period for actions seeking specific performance of a contract, governed a condominium association's action against unit owners to enforce a provision in the declaration of condominium. This court decision has far reaching implications with respect to the timeliness of an association's action to compel compliance with their documents.

When Joy Russo and Vito Santangelo, owners of a Unit in Pond Apple Place III, were observed walking their dog on condominium property, in violation of the declaration's prohibition against pets, the association filed suit seeking an injunction requiring the owners to remove their dog from the property. Russo defended on the grounds that such an action was governed by a one-year limitations period, based on the rule of law set forth in *Ferola v. Blue Reef Holding Corp.*, 719 So.2d 889 (Fla. 4th DCA, 1998). The Fourth District Court of Appeal disagreed and abandoned *Ferola*, holding that "[w]here the contractual provision ought to be enforced is negative in nature, injunctive relief is the proper vehicle for judicial enforcement." Thus, the Court held that a five-year limitations period was proper.

Similarly, the Fifth District Court of Appeal, in the case of *Sheoah Highlands, Inc. v. Daugherty*, 837 So.2d 579 Fla. 5th DCA, 2003), held that the five-year limitations period would apply where a unit owner sued the association for failing to enforce a

condominium. Specifically, Vernon Daugherty alleged that the association had allowed several unit owners to install screen enclosures on the common property, contrary to the provisions in the declaration. The court stated, "reasonable arguments can be made supporting the application of either statute of limitations," and held that where there exists a reasonable dispute as to which limitations period should be applied, the doubt should be resolved in favor of the longer limitations period.

The implications of these cases to homeowner and condominium associations show that it is very important to properly frame the issues in a lawsuit against a unit owner to compel compliance with the association's governing documents. Although the Fifth District applied the five-year limitations period regardless of the nature of the claim, the Fourth District, which covers Palm Beach and Broward Counties, specifically held that the five-year limitations period would be applied where the demand for injunctive relief was "negative in nature." Thus, for example, if the association were to bring a suit against a unit owner who made a structural modification to his or her unit without obtaining the association's approval, the association would be best served by framing the issue in terms of the unit owner failing to comply with the provisions relating to architectural control that prevent the unit owner from making structural changes without association approval.

Sniglets

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When You Thought I Wasn't Looking..

(Written by a Former Child)

A message every adult should read, because children are watching you and doing as you do, not as you say.

...I saw you hang my first painting on the refrigerator, and I immediately wanted to paint another one.

...I saw you feed a stray cat, and I learned that it was good to be kind to animals.

...I saw you make my favorite cake for me, and I learned that the little things can be the special things in life.

...I heard you say a prayer, and I knew there is a God I could always talk to and I learned to trust in God.

...I saw you make a meal and take it to a friend who was sick, and I learned that we all have to help take care of each other.

...I saw you give of your time and money to help people who had nothing, and I learned that those who have something should give to those who don't.

...I saw you take care of our house and everyone in it, and I learned that we have to take care of what we are given.

...I saw how you handled your responsibilities, even when you didn't feel good, and I learned that I would have to be responsible when I grow up.

...I saw tears come from your eyes, and I learned that sometimes things hurt, and it's all right to cry.

...I saw that you cared, and I wanted to be everything that I could be.

...I learned most of life's lessons that I need to know to be a good and productive person when I grow up.

...I looked at you and wanted to say, "Thanks for all the things I saw when you thought I wasn't looking."

I am sending this to all of the people I know who do so much for others that think no one ever sees. Little eyes see a lot.

Each of us (parent, grandparent, aunt, uncle, teacher or friend) influence the life of a child.

How will you touch the life of someone today? Just by sending this to someone else, you will probably make them at least think about their influence on others.

From the Internet

The Verdict is Funny

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: This myasthenia gravis, does it affect your memory at all?

A: Yes.

Q: And in what way does it affect your memory?

A: I forget.

Q: You forget. Can you give us an example of something that you've forgotten?

Q: How old is your son, the one living with you?

A: 38 or 35, I can't remember which.

Q: How long has he lived with you?

A: 45 years.

Q: What was the first thing your husband said to you when he woke up that morning?

A: He said, "Where am I, Cathy?"

Q: And why did that upset you?

A: My name is Susan.

Q: How was your first marriage terminated?

A: By death.

Q: And by whose death was it terminated?

Friendship

I had some free time, so what did I do?

I checked the computer to see if I'd heard from you.

I used to walk out to a box to retrieve mail

But I'd rather get it instantly than wait on the snail

Checking my email is always fun

I usually get a joke or greeting from someone.

I feel so blessed because on the other end

I know I've connected with a friend.

When I've had a hard day and need to share

Here I can find a friend who will listen and care.

And to this friend I hope I've let them know

That I am always there for them also.

Isn't it a strange kind of bond we form

It isn't exactly like the "norm."

But where is it written, face to face we have to be

For you to be a very good friend to me?

That little joke, or note, or even just a simple "Hi"

Could be like a ray of sunshine lighting up the sky.

So my online pals, this is dedicated to you

For all the smiles you have made anew.

May our friendship continue to grow

And the warmth we feel continue to flow

Always remember this...

A smile is such an easy thing

To pass along the way, Like a ray of summer sunshine

On a somewhat gloomy day.

So pass one on to those you meet

Then watch that person's face...

And feel the warmth as it's returned

It's called a "smile embrace"

Author unknown.

Submitted by Bob Fogelman

ROAD RULES AT INTERSECTIONS

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

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

This is a schedule that UCO has put into effect to better serve the community, and to expand upon when necessary.

Note: The drivers have nothing to do with the schedule. Please be nice and if you are displeased, write your Transportation Committee.

Note: You will now be able to go from your home directly to Publix and return without changing buses.

The internal buses will run once every hour.

Please be at your bus stop 10 minutes before your scheduled time.

DON'T FORGET...

WE DO BUS CHARTERS

Ships, dinner theater, shows, airports, flea markets, bingo, jai alai, etc. We go anywhere in Florida. Prices that can't be beat.

MALL BUS						EXPRESS BUS					
CLUB						CLUB					
HOUSE	K-MART	CHURCH	P.B.	J.C.C.	PUBLIX	HOUSE	CLUB	PINE	WINN	PUBLIX	PERIM
9:00	9:10	9:20	9:25	9:05/9:35	STOP	9:45	HOUSE	TRAIL	DIXIE	DRIVE	HOUSE
10:00	10:10	10:20	10:25	10:05/10:35	ON	10:45	9:00	9:08	9:13	9:23	9:33
11:00	11:10	11:20	11:25	11:35	REQUEST	11:45	10:00	10:08	10:13	10:23	10:33
1:00	1:10	1:20	1:25	1:35		1:45	11:00	11:08	11:13	11:23	11:33
2:00	2:10	2:20	2:25	2:35		2:45	1:00	1:08	1:13	1:23	1:33
3:00	3:10	3:20	3:25			3:45	2:00	2:08	2:13	2:23	2:33
4:00	4:10	4:20	4:25			4:45	3:00	3:08	3:13	3:23	3:33
5:00	5:10	5:20	5:25		5:40	5:45					
6:00	6:10	6:20	6:25		6:40	6:45					

SHUTTLE BUS										
CLUB	POST	BEAUTY			DREXEL	OUTLET	BABY	POST	PERIM	CLUB
HOUSE	OFFICE	SHOP	LIBRARY	HUMANA	PLAZA	MALL	SUPER	OFFICE	DRIVE	HOUSE
9:00	ONLY	9:05	9:09	9:12	9:18	9:23	9:29	ONLY	9:35	9:45
10:00	ON	10:05	10:09	10:12	10:18	10:23	10:29	ON	10:35	10:45
11:00	TUES	11:05	11:09	11:12	11:18	11:23	11:29	TUES	11:35	11:45
1:00	AND	1:05	1:09	1:12	1:18	1:23	1:29	AND	1:35	1:45
2:00	THUR	2:05	2:09	2:12	2:18	2:23	2:29	THUR	2:35	2:45
3:00		3:05	3:09	3:12	3:18	3:23	3:29		3:35	3:45
4:00	XXXX	4:05	4:09	4:12	4:18	4:23	4:29	XXXX	4:35	4:45
5:00	XXXX	5:05	5:09	5:12	5:18	5:23	5:29	XXXX	5:35	5:45
6:00	XXXX	6:05	6:09	6:12	6:18	6:23	6:29	XXXX	6:35	6:45

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

SUNDAY & HOLIDAYS										
CLUB	BEAUTY		OUTLET	PINE	CROSS			P.B.		CLUB
HOUSE	SHOP	DREXEL	MALL	TRAIL	COUNTY	CHURCH		MALL	PUBLIX	HOUSE
9:00	9:05	9:10	XXXX	9:20	9:25	XXXX	9:35	XXXX	9:40	9:45
10:00	10:05	10:10	XXXX	10:20	10:25	XXXX	10:35	XXXX	10:40	10:45
11:00	11:05	11:10	XXXX	11:20	11:25	11:30	11:35	XXXX	11:40	11:45
1:00	1:05	XXXX	1:10	1:20	1:25	1:30	1:35	1:40	1:45	1:50
2:00	2:05	XXXX	2:10	2:20	2:25	2:30	XXXX	2:40	2:45	2:50
3:00	3:05	XXXX	3:10	3:20	3:25	3:30	XXXX	3:40	3:45	3:50
4:00	4:05	XXXX	4:10	4:20	4:25	4:30	XXXX	4:40	4:45	4:50
5:00	5:05	XXXX	5:10	5:20	5:25	5:30	XXXX	5:40	5:45	5:50
6:00	6:05	XXXX	6:10	6:20	6:25	6:30	XXXX	6:40	6:45	6:50

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

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

Seacrest Special Services

Welcomes You!

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

Seacrest Services

Enjoy Our Good Nature

Expect Great Service

Experience the Professional Service

CENTURY VILLAGE DIRECT LINE NUMBERS

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

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

❖ **Building Maintenance Services**

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

- | | |
|--|---|
| <ul style="list-style-type: none"> • Building closet organizers • Installing new screens and repairing old screens • Painting inside (includes popcorn ceilings) • Building shelves • Installing indoor/outdoor carpeting (patios only) • Setting up entertainment centers • Snaking out blocked drain lines • Replacing A/C and/or water filters • All caulking inside • Installing window coverings, blinds, etc. • Repairing minor drywall damage • Painting and/or repairing window shutters | <ul style="list-style-type: none"> • Replacing door locks • Cleaning windows • Replacing window panes • Installing door bells • Installing ceiling fans • Installing handicap railing(s) • Installing drop ceilings • Installing smoke detectors • Installing any wall racks • Changing light bulbs • Plumbing • Electrical |
|--|---|

❖ **Painting Services**

- | | |
|---|---|
| <ul style="list-style-type: none"> • Pressure Cleaning and preparation • Waterproofing and Sealing • Exterior Caulking • Catwalks and walkways • Exterior painting | <ul style="list-style-type: none"> • Parking stops & lot striping • Exterior patios and doors • Optional Multi Color Designs • 5-7 year warranties by Seacrest and painting manufacturers |
|---|---|

❖ **Landscape Design and Installation Services**

- | | |
|---|---|
| <ul style="list-style-type: none"> • Creative and colorful ideas • Tree removal and installations • Erosion repair • Decorative rock installations • Designs and illustrations • Grading and drainage applications • Landscape Renovations | <ul style="list-style-type: none"> • Concrete Borders • Landscape Lighting • Irrigation Installation • Waterfalls and fountains • Mulching Services • Complete landscape installation |
|---|---|

❖ **Pest Control Services**

- | | |
|---|---|
| <ul style="list-style-type: none"> • Interior Pest Control • Exterior perimeter of building • Lawn and ornamental services • Fire ant control • Rodent control | <ul style="list-style-type: none"> • Bait stations • Crack and crevice treatment • Home pest control evaluations • Homeowner Association representation |
|---|---|

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

Call Seacrest Services, Inc. – A NAME YOU CAN TRUST