

Reporter

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

Volume 23 No. 1

January 2004

President's Message

Vivian Walsh



The general contractor is starting today and so we are well on our way with the new UCO Building. The carpeting we have selected is at the mill, waiting for us to inform them of our shipping date. We are happy with the progress of our new building and we thank you for your approval.

I was, however, unhappy about the goings on at our last Delegate Meeting. Unfortunately, those who constantly criticize are not members of any of our various Committees. I invite you to come work with us so that you will know first hand what goes on

Some years back, no one, other than a Delegate, could speak at the Delegate Assembly. Now that any resident can voice his opinion or ask a question, it seems that everyone speaks at once and are very argumentive. We Officers are trying our very best for the residents. Again, if you are unhappy about what we are doing, my door is always open to you. Come in and let us have discussions like ladies and gentlemen and not have mob scenes at meetings

My one desire, as I have said before, is to see that our residents in their senior years live the happy and peaceful lives they deserve. Anarchy and disturbance is not democracy.



Town Hall Meeting

By Max Hammerman

On December 14, a meeting was held in the Party Room where all candidates for Office in UCO had an opportunity to present their views on the coming election. The meeting was chaired by Irv Lazar with Marilyn Nissensohn as timekeeper.

In spite of the rainy weather, more than 200 interested residents attended and were given the opportunity to ask questions of the speakers.

Candidates for President: Vivian Walsh and Bob Marshall.

Candidates for Vice President had their names picked from a hat to determine the order for speaking: Kurt Weiss, Phyllis Richland, Marcia Ziccardy, Larry Kall, Jean Dowling, Lou Augenblick and Ed Black

Candidates for Corresponding Secretary: Sydelle Bushaikin and Mike Spilken.

Candidate for Recording Secretary: Betty Lapidus.

Each one presented their views on past accomplishments and future plans.

The meeting was conducted in a dignified manner and lasted about one and a half hours.

Gate Passes Will Be Issued Beginning Dec. 19 for Jan., Feb. & Mar. 2004

State of the Village

By Vivian Walsh

As most of you know, I have been a member of UCO since its inception in 1982. I've held almost every office, including President for the past two years. The following are projects that have either been completed or are in the works:

Water Reclamation — We have been working with Palm Beach County on this project. In about one year, we expect to have this water pumped into our canals. One of the advantages of using reclaimed water is that in the event of a drought, Century Village will not have any watering restrictions. Maintaining the water level in our lake will prevent any further erosion on the banks behind the buildings bordering the lake.

Purchase of New UCO Building — When Palm Beach County bought the track of land adjacent to Century Village, including the old medical building, we negotiated to purchase this building and 1.2 acres of land from them. Since the present UCO Building is too small for our various activities, this is the perfect answer to our space problem, as the new facility will give us twice the space. At the present time, the roof has been completed and a new air conditioning system has been installed. The next step will be for the General Contractor to paint the outside of the building to match the guard house. The GC is also working on the interior offices. We hope to move in to our new home by early January 2004.

Payment from Palm Beach County of \$50,000 — The County plans to build a two story building on their property and will need the proper drainage. We have negotiated to allow them to use our drainage system for a one time fee of \$50,000. We received their check early in November.

Hosted Political Candidates — Both Janet Reno and Bill McBride addressed our residents in their quest for Governor of Florida

Completion of Installation of Fiber-Optic Cable in Every Unit by Adelpia — The UCO Office fielded all problems and followed through to the satisfaction of the complainants.

Perimeter Road Irrigation Completed — With the completion of this project, we began the beautification of the perimeter road. Thus far, three areas have been planted. In 2004, we will continue this project.

Two New Bus Stops — Bus stops at Lincoln on North Drive curve and at Oxford on North Drive were added with paved pads

Installed Bollards With Reflector Tape Near Washington Mutual Bank — Also repaired sink holes in this area.

Continued on page 4

Workshops

UCO started to have workshops about six years ago. The purpose was to help Association Officers and unit owners learn about living in our community and about the state rules and regulations which must be followed in order to remain a gated, senior community.

The workshops will be held on Wednesday, January 7 and Thursday, January 8, from 1:30 until 4:00 pm in the Party Room in the Clubhouse.

Association Officers and Association Board Members are urged to attend the workshops. Unit owners are invited to attend. *Anne Cohen*

Transponders

Transponders may be obtained at Temple Anshei Sholom between 9:00 and 10:00 am on Wednesday, December 17; Thursday, December 18; Thursday, January 15 and Friday, January 16.

Delegate Meeting

**Fri., Jan. 2, 2004, at 9:30 am
in Auditorium
All Welcome!!!**

Note: First 10 Rows for Delegates Only

UCO Annual

Installation Luncheon

March 21, 2004, 12 N.

**West Palm Beach Marriott
(formerly the Sheraton).**

Price \$30.

MEETING DATES — 2004

OFFICERS	EXEC. BOARD	DELEGATES
Dec 29	Jan 5	Jan 9
Jan 29	Feb 2	Feb 6
Feb 26	Mar 1	Mar 5
Mar 25	Mar 29	Apr 2

Officers' Committee Meetings start at 10:00 am.

Executive Board Meetings start at 1:00 pm.

Delegate Assembly Meetings start at 9:30 am.

At the Delegates Meeting

Betty Lapidus



December 5, 2003

President Walsh announced the return of the shuttle bus.

UCO Building — President Walsh reported that the air conditioning has been installed. The general contractor is coming in to finish up the work on this building.

Motions — Pat Blunck explained the following motions.

- \$1,356 — for computer wiring Motion was passed
- \$12,070 — paving. This is a one and a half inch overlay at the new UCO Building area; the work will begin when the contract is done Motion was passed.
- \$9,000 — carpeting and tile. Several bids are being considered. Motion was passed.

Open discussion followed regarding the ability to speak at this assembly.

Committee Reports

Transportation — Chair Mike Spilken reported that we have newly amended schedules in the UCO Office. This committee is always open to suggestions and the committee votes and makes decisions and changes. All actions come through the Transportation Committee, whose members consist of bus riders and others, and results of our survey are considered. Complaints and suggestions must be submitted in writing for consideration by the committee. Twelve o'clock is the lunch hour for the bus drivers Q&A — Please note the will be schedule changes for

the shuttle bus and the express bus. These will be shown in the new bus schedule in the next *UCO Reporter*.

CV Channel 63 — Chair Howie Silver reported on the computer wiring and outlets in the new UCO Building. Ken Davis reported on our Web site — centuryvillagewpb.org — this can be seen everywhere on the Internet

Investigations — David Frankel reported that everybody **must** have a Certificate of Approval in order to live in CV.

Lighting — Larry Kall reported that someone had knocked over some lights because they didn't like the glare. Please notify him at the UCO office re any glaring lights.

Transponders — You can get your transponder at the synagogue on 1/15 and 1/16. Bar codes will be turned off January 2004.

Insurance — Dan Gladstone reported the insurance increase will be 5.84%. Each building will have \$15,000 aggregate insurance coverage for mold. The question of mandatory homeowners' insurance is still a disputed question; we will be kept informed.

New Business — it was suggested that we have striped pedestrian lanes leading to parked cars at the Clubhouse — we will look into this!

Good and Welfare — Bob Marshall announced there would be a Candidates Forum on December 14 at 2:00 pm in the Party Room.

New Building Signs

By Haskell D. Morin

The Chairman of the UCO Signs Committee, Haskell D. Morin, is pleased to announce that a new company has been chosen to manufacture our custom-made building signs.

An improved aluminum, hurricane-resistant sign holder has also been developed, all at the same price (\$133) since it was first introduced five years ago. Over half the Associations in the Village have converted to the new design and the UCO Board of Directors hope and encourage the rest of the buildings to participate.

Order forms are available at the UCO Office during regular business hours.

Did You Know That...

By Marilyn Nissensohn

...on average, an adult laughs 15 times a day; a child laughs 400 times?

...there are 200 taste buds on each of the small bumps on your tongue?

...the 100 Years War lasted 116 years?

...it takes an average person 15 to 20 minutes to walk once around the Pentagon?

...Honolulu is Hawaiian for "Sheltered Harbor"?

...according to the Bible, there were two windows on Noah's Ark?

...Dwight D. Eisenhower was the first President to make a hole-in-one in golf?

...there are more bagpipe bands in the U.S. than there are in Scotland?

...the Barbie dolls were introduced in 1959 and cost \$3.00?

...Donald Duck comics were banned from libraries in Finland because he doesn't wear pants?

...a week old gazelle can outrun a full grown horse?

...the first product to have a bar code was Wrigley's gum?

...in Omaha, NE, it is illegal to burp or sneeze in church?

...most tornadoes occur in May?

...approximately 50% of the earth is covered by the Pacific Ocean?

...the 27 inch high silver America's Cup holds no liquid — it is bottomless?

Security

David Bernstein



"It's beginning to look a lot like the holidays everywhere we go..." and isn't it cheerful as we drive around the Village seeing decorations in the windows.

In this season of good cheer and being nice to one another, I would like to remind you of a rule we have in the Village. Unless there is a medical reason for making a change, all cars must park facing in. The reasons for doing this are as follows.

- When the rear end faces the building, the fumes can overwhelm the apartments.
- The exhaust fumes will damage shrubs planted nearby.
- The license plate on your car must be visible to the Rover and to the Sheriff's Deputy.

While I know it may be "macho" to back in and then zoom away when you leave, it is not to be done here in the Village.

The Security Committee and Officers have scheduled a meeting with the Police Captain of our area. We will discuss having our Village inspected to see where stop signs should be placed, moved and all of them checked to see if they are the proper height for drivers to see easily. UCO will pay to have all signs repaired, re-

placed, added or deleted. **Do not put up signs on your own.** If you wish to discuss this with us, come in on a Monday morning and see me.

We plan to replace our gate arms on the transponder side with new ones. It seems the ones we have keep jumping out of the cars and breaking off. But seriously — there is a sign that clearly says **stop!** Wait for the gate arm to come down and then proceed. It's only when you tailgate that you can break the arm. Then you will be billed \$159 for a new arm. When broken, these arms are replaced as soon as possible, so there is no down time on that lane. If you break the mechanism, then the repair bill is going to be big bucks. Please, stop, wait for the arm to come down, then proceed.

If you have not yet gotten your transponder, remember, your bar codes will be useless by the end of January and you will **not** be allowed entry on the transponder lane. Check this paper for the dates.

In closing, remember — obey stop signs, keep the speed limit and beware the patrol officer who will ticket you if you break the law. Be safe — not sorry.

Have a wonderful holiday. Enjoy the family and have a safe, healthy New Year.

CLEAR THE AIR!!!!

Open Air Forum!!!!

Date: Fri. Jan 16

Time: 9:30 am

Place: The Gazebo between Dover B-C

Subject: All candidates for UCO

Elective Offices may **DEBATE, RELATE, and SATURATE** the voting delegates with the merits of voting for them, Candidates wishing to speak may sign in at the forum.

Voting delegates and unit owners are invited to attend.

Bring a folding chair for your comfort. There is ample parking space.



Candidates for President Bob Marshall and President Vivian Walsh at the Meet the Candidates Forum

Photo by Ken Davis



Transportation

Michael Spilken



I would like to apologize for the misprints that appeared in the December UCO Reporter.

We had told you that we had to make changes due to the fact that we were spending too much money. After many hours of searching and some very impressive arguments, we decided to make a compromise. We realized that starting the Shuttle Bus at 10:00 am would deprive certain residents of being able to have medical tests required to be done in the early morning. We also realized, that getting to the Grand Bazaar later in the day, would not only be unreasonable to our residents but also to the business owners who would lose a considerable amount of income. Therefore, the revised schedule will now have the **Express Bus** start at 9:00 am and the last run will be at 2:00 pm. The **Shuttle Bus** will start at 9:00 am and the last run will be at 5:00 pm. The buses that

run on Monday and Tuesday will now run Monday and Wednesday at the regular hours.

The **Mall Bus** will run as printed. We are sorry for any inconvenience that was caused.

Remember, I can be reached for any questions that you might have at the UCO Office five days a week — Monday thru Thursday — 9:00 am to 1:00 pm and Friday 1:00 pm to 5:00 pm. Please put your complaints in writing and send them to the UCO Office, 82 Stratford F. You can help us if you see anything out of the ordinary, e.g. a person getting on the bus without showing their IDs (especially teenagers) by reminding the bus driver that he/she did not check to see IDs. Also, if the bus comes too early or too late — get this sort of information to the UCO Office as soon as possible.

Until next time, happy riding!

Rabies Update

By Morris R. Levy, D.V.M.

U.S. Department of Agriculture's wildlife service is coordinating a cooperative state-federal effort with some Eastern states to prevent the westward advance of raccoon rabies. This would be accomplished by vaccinating raccoons orally. Fishmeal baits, the size of ice-cubes, that contain rabies vaccine will be spread via hand in towns. However, most of the baits will be spread by low-flying planes.

The question of oral vaccination is controversial since children may be attracted to the bait and the bait eaten inadvertently. The states of New Hampshire, New York, Ohio, Pennsylvania, Tennessee, Vermont, Virginia and now Maryland will join in this effort to provide a rabies-free barrier in the Eastern United States. The raccoon strain of rabies threatens pets, wildlife and the health and safety of humans.

Symptoms of raccoon rabies include aggressive, calm and often friendly behavior. The affected raccoons may exhibit difficulty eating or drinking, circling, seizures, problems with balance, coma and then death.

The U.S. Agriculture's wildlife service and the cooperating states are making positive efforts to reduce the animal population that serve as sources of rabies that ultimately infect domesticated animal species as well as the human population.

Recently, in a western Maryland county, across a 277 square mile area, 50,000 or more rabies vaccine-treated bait was utilized to prevent the spread of raccoon rabies westward through the Appalachian Mountains. We expect that Florida and many other adjacent states will consider following suit in battling to prevent this fatal disease caused by a virus affecting all warm-blooded animals and humans.

If you are in the vicinity of a raccoon, fox, feral cat or dog, do not approach these animals. It can have deadly serious consequences.

Programs & Services

Avis Blank



I get letters:

"It's too hot in the clubhouse!"

"It's too cold in the clubhouse!"

"The water in the pool is too hot!"

"The water in the pool is too cold!"

It is very difficult to keep everyone happy temperature-wise. Certain medicines such as blood thinners can make you feel cold no matter what the thermometer reads. (Note: Native Floridians and year-round residents have naturally thinned blood and are cold when the temperature is 75-80 degrees.) Snowbirds should check their medications with their doctors before they come to Florida as the effect of certain medications may be different in a warm climate than in a cold climate. In the meantime, dress lightly if you feel hot and dress warmly if you feel cold.

The termite-eaten-roof on the sailing club bulletin board has been replaced with new roofing material that is guaranteed to last 50 years and awnings have been installed at the bocce courts. Two TVs are in the Computer Room and tennis courts #1 and #2 have been resurfaced. Extensive repairs had to be done to the Southampton pool and it was closed for a short time. The pool furniture was freshened up, the pool deck repainted and the life-saving equipment was placed on a new rack in good view of the bathers. It is very important that furniture is not placed close to the life-saving equipment, because if it has to be used it should be available immediately instead of having to move furniture and people out of the way before it can be reached. Time is of the essence in an emergency.

I wish some residents would talk to the person who is spitting on the rug outside the card room. The "No Spitting" signs are ignored and the spitting on the rug is unacceptable.

As of this writing, all the

entertainment booked at the Clubhouse received standing ovations. It was well worth the increased price of the tickets to have such talented stars entertain us. These same stars entertain at other senior communities and the price of the tickets is much higher than what we pay in Century Village.

I attended my first Sing-A-Long last month and I cordially invite you to attend on **Sunday evenings from 6:00 pm to 7:30 pm in the Party Room**. The Sing-A-Long is hosted by Angelo Amari on violin, assisted by Thelma Griffin on piano, Vivian Jordan on harmonica, Beckie Schlagel on lyre (triangle) and Marsha Sikeman "The Boss." Song sheets were handed out to the audience and together we sang sentimental tunes dating to "way back when," accompanied by our hosts. The time flew by and then it was "show time." Any person in the audience could "do their thing," be it singing, playing a musical instrument, telling stories or jokes and reciting poetry. What a talented group!

The evenings are strictly informal and thoroughly enjoyed by all. Please join us. It's fun, it's free and beneficial to your health.

Century Village has so much to offer the residents. I am asking you, my readers, to send me a short note, in 25 words or less, stating the one most important activity you enjoy or what you like the most about living in Century Village. For example: "I am safe and at peace with myself while walking the perimeter road enjoying the landscape and greeting other walkers." I will include your comments in my column. Please send your notes to me, c/o UCO, 82 Stratford F, West Palm Beach, FL 33417, or hand deliver them to the UCO Office with a notation on the front of the envelope "Programs & Services." Include your name, address and telephone number as unsigned notes will not be recognized.

AARP Tax Program

AARP, in conjunction with the Internal Revenue Service, will once again prepare federal and state of Florida intangible tax returns for the year 2003. In order to facilitate the filing of your return, you will have to bring the following material with you to Class Room A in the Clubhouse: last year's tax return, all 1099 forms received from banks or stockbrokers, all W-2 forms from your employer, SSA form from Social Security, pension or annuity statements, any tax forms you received from the Internal Revenue Service or the state of Florida.

Please note: The Internal Revenue Service requires that we check all original copies of your Social Security card. Please bring your original Social Security card or your Medicare card.

We will be open Tuesday, Wednesday and Friday from 8:15 to 11:30 am. First come, first served, no appointments necessary. Please cooperate with our counselors. Remember, they are your neighbors; they are volunteers and are here to serve you.

Leonard Lipofsky, District Coordinator

PERSONALS

Ann Gold Negin and family thank you for your charitable donations and your very kind expression of sympathy on the loss of her dear husband...

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

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**From the Desk of
Commissioner**

Jeff Koons



**Scripps Puts County on
the Biomedical Map**

In recent weeks, volumes have been written in the local papers about the Scripps Research Institute setting up its East Coast headquarters right here in Palm Beach County. It would not be an exaggeration to say a project of this scope will forever change how the rest of the world views South Florida

It's fine to be thought of as the "golf capital of the world," but I like the fact that one day Palm Beach County may instead be known as "the place where cancer was cured." The presence of this renowned biotech giant puts us at the forefront of an immensely important industry, one that could one day save your life or that of a loved one.

At its La Jolla, California campus, the nonprofit Scripps Research Institute has made major breakthroughs on leukemia, ovarian cancer, AIDS, Alzheimer's, Parkinson's, ALS (Lou Gehrig's disease) and a host of other killers and cripples. The staff of more than 270 professors, 800 postdoctoral fellows, 1,500 laboratory technicians, administrative and support personnel and 126 Ph.D. students work in a central gallery area ringed by laboratories and offices around the perimeter. They use supercomputers, robotic arms and nuclear MRI machines to isolate genes and synthesize chemicals, leading to new and improved medications.

Scripps has become internationally recognized for its

basic research into immunology, molecular and cellular biology, chemistry, neurosciences, autoimmune diseases, cardiovascular diseases and synthetic vaccine development. Particularly significant is their study of the basic structure and design of biological molecules. Scripps researchers have even come up with a genetically-altered rice seed that grows into a virus-resistant plant.

Imagine all that and more happening right here at the Scripps Florida Research Center. The next major breakthrough in medicine could very well be announced by your new next-door-neighbor.

The Scripps Florida complex will be about one-third the size of La Jolla with about one-fourth the workforce initially. But there is plenty of room for growth and expansion.

Because it is nonprofit, the bulk of Scripps' funding is derived from the National Institutes of Health and other federal agencies. Since federal dollars often aren't enough, collaborative industrial partnerships with leading pharmaceutical companies provide additional funding in several areas. Once Scripps Florida is up and running, major firms such as Pfizer, Johnson & Johnson, Merck and Novartis will follow suit, making sure the newest medicines and treatments get to the consumer as quickly as possible.

I'm looking forward to seeing this exciting new frontier take shape right up the road.

State of Village

Continued from page 1

Workshops for Condominium Board Members — Workshops were held last January. They are again scheduled for January 7 and 8, 2004 in the Clubhouse Party Room. Topics to be covered are: Security, C.O.P Program, Chapter 718, Transportation, Maintenance, Lifts and Finance.

Security — We changed from bar codes to transponders for easy and more efficient entry systems for our residents at both gates. Thanks to Sid Schuman and his very capable committee the installation sessions have run smoothly. More installation dates are scheduled for January Gatehouse computers and the communication system between both gatehouses were upgraded.

Irrigation Clocks — Locks were installed on irrigation clocks throughout the Village. This will insure that each building gets the proper irrigation on a regular schedule.

Welcome and Orientation Day for New Residents — An informative afternoon was held last January with over 300 new residents in attendance. The next Welcome and Orientation day is scheduled for January 20, 2004 in the Clubhouse Party Room.

Volunteer Bar-B-Cue — Over 250 volunteers and their spouses attended a delicious Bar-B-Cue at the Sheraton Hotel. This year, the volunteer luncheon will be held January 11 and 18 at the Jumbo Chinese Buffet Committee chairmen were assigned dates for their committee since the restaurant can seat only 150.

Instituted Channel 63 — This Century Village channel has been up and running. I hope that everyone checks this channel out from time to time. It's a most professional presentation thanks to Howard Silver.

WPRF — I constantly negotiate with management (WPRF) to bring the unit owners everything they are entitled to.

Met With Presidents of Individual Condominium Associations — I sent a written invitation to each Condominium Association President to meet with me for a round table discussion of what UCO can do for your Association and what your Association can do for UCO. These sessions were very interesting and informative and I received many favorable comments from those who attended.

Insurance

Dan Gladstone



We now have the exact quote for the 2004 insurance policies. The premiums are 5.84% higher than last year. The main reason for the raise is the liability policies that have been hit with numerous claims. The maintenance companies were notified for budget purposes.

The 2004 Association policies will cover \$15,000 mold damage per building. The question of whether the unit owner is mandated by law to insure his/hers apartment is still under study. Our lawyer, Rod Tennyson, concludes that the unit owner must insure his apartment according to Article VII Section E of the declaration. On the other hand, others understand paragraph E of the law "Each individual unit owner shall be responsible for purchasing insurance ." as a voluntary move. UCO will look deeper into it and will publish its findings.

Nevertheless, homeowner insurance is extremely important to have. So why not do it of your own free will without it being mandated. We see numerous damages to apartments and thousands of dollars (sometimes tens of thousands) being spent out of pocket.

This is an article from a member of the Insurance Committee, Edward Black.

In my last article, I reminded everyone that the State of Florida has changed our insurance coverage. Beginning January 2004, all unit owners must have their own insurance! That means you must have coverage for built-ins and partitions beginning in January 2004! What am I specifically speaking of, you ask? The part of your policy that shows building property coverage and personal property. See the example below:

RENEWAL CERTIFICATE		RENEWAL CERTIFICATE	
Policy Number		Policy Number	
Rental Condominium Unit-owners Program Aug 14 2003 to Aug 14 2004		Unit Owners Policy - Form 6 Aug 08 2003 to Aug 08 2004	
Coverages and Limits		Coverages and Limits	
Section I		Section I	
A Building Property	\$13,100	A Building Property	\$31,300
B Personal Property	\$25,000	B Personal Property	\$37,300
C Loss of Rents	Actual Loss	C Loss of Rents	Actual Loss Sustained
D Loss Assessments	\$10,000	D Loss Assessments	\$1,000

Until January 2004, the master association policy covered the partitions, which now must be covered by the unit owner's policy. Ask your agent how much higher your premium will be to raise your coverage to the \$20,000 level. All insurance is to protect you from catastrophic loss, which could cause you to lose everything. So let's make certain all of our unit owners are appropriately protected for this important change!

Films for January

01/02	Fri	8pm	"MARCI X"
01/04	Sun	2pm	Lisa Kudrow, Damon Wayans,
01/07	Wed	2pm	Richard Benjamin R 73 min
01/11	Sun	2pm	"SECOND HAND LIONS"
01/11	Sun	8pm	Robert Duvall, Haley Joel Osmnt,
01/14	Wed	2pm	Michael Caine PG 109 min
01/18	Sun	2pm	"RUNAWAY JURY"
01/25	Sun	2pm	John Cusak, Gene Hackman,
01/26	Mon	8pm	Dustin Hoffman PG-13 127 min
01/28	Wed	2pm	"DUMMY"
			Adrien Brody, Milla Jovovich R 90 min (continued in February)

**Are You Interested in
Volunteering? Do You Like
Working With Children?**

I am an elementary school teacher at U.B. Kinsey and would like some extra help in the mornings between 8:30 and 10:30 am. U.B. Kinsey is located on the corner of Palm Beach Lakes Boulevard and Tamarind Avenue. If you are interested in working with small groups of children in second through fifth grade, please call me at 802-3419. They are great kids!

**Gate Passes Will Be Issued
Beginning Dec. 19 for
Jan., Feb. & Mar. 2004**

Lighting

Larry Kall



Can the Lights Go Out in My Condo?

I usually write about some lighting problems that affects the Village or the buildings, but due to a recent event, I feel that it is necessary to inform you about a potential problem that could affect all buildings of 24 or 26 units that could result in not only the lights going out in 16 of those units but all of the electricity as well. It has to do with how the original wiring was installed between the meter rooms and individual units. The easiest way for me to explain this is for you to imagine a building like Waltham A, Bedford A, Dorchester G and all similar buildings built in the Village. This can also affect buildings like Somerset C, F, G and H and possibly others.

First, imagine yourself standing in the parking area in front of a building similar to those built in Waltham, Coventry, Canterbury, Camden, Windsor and many others in the Village. You will see four patios on the first floor and four patios on the second floor with a meter room in between the four first floor units. In these meter rooms are 24 or 26 individual meters and main breaker box as well as one meter and breaker box for the building. Eight sets of electrical metal conduit go outside the left side of the meter room and eight go out the right hand side. They actually travel inside the slab of the first floor units, then outside the sides of the center building, under the grass for about four or five feet and then inside the cement slab of the left and right buildings and finally into your individual unit. In the center building everything is in the slab so there is nothing in the ground.

Now the problem, metal conduit (the pipe that the electrical wires travel through) was used when these buildings were built. Over a period of 30 years, some of these

metal pipes have become exposed as a result of water coming from the roof and sidewalks which have washed away the lawn and dirt covering these pipes and the pipes have become exposed.

What we are now seeing is metal conduit that has rusted and the wire inside the conduit has become exposed to the elements. It is not simply a problem of throwing some dirt over the pipes as water will still leak into these pipes and destroy the wires that were not designed to be waterproof. Should the problem not be addressed, the deterioration could result in the loss of electrical service to some, if not all of the 16 units.

There have already been some instances of unexposed pipes becoming rusted and the unit lost its electrical service. This was a very expensive repair. If all 16 conduits running underground would have to be replaced, that cost could run \$25,000 to \$30,000 or more as new plastic conduit would have to be laid in new trenches and new wire run to each of the 16 units.

It is not too late to address the problem **before** it becomes expensive. Please look at your building to see if you have any exposed pipe between the meter room and the outside units. If they are exposed but not as yet rusted through it may be possible to encase the pipes in cement and then cover them with dirt and grass. A cement contractor under the supervision of an electrical contractor possibly could do this.

If the conduit is rusted, you should get the advice of an electrician, as it still may be possible to repair and encase these pipes. If the conduit is not repairable or the wires deteriorated, the only choice may be to replace the pipe and rewire the units. Again, only a Florida licensed electrical contractor can give you the proper advice.

Instructions For Life

1 Take into account that great love and great achievements involve great risk.

2 When you lose, don't lose the lesson.

3 Follow the three R's: Respect for yourself, Respect for others and Responsibility for all your actions.

4 Remember that not getting what you want is sometimes a wonderful stroke of luck.

5 Learn the rules so you know how to break them properly.

6 Don't let a little dispute injure a great friendship.

7 When you realize you've made a mistake, take immediate steps to correct it

8 Spend some time alone every day.

9 Open your arms to change, but don't let go of your values.

10 Remember that silence is sometimes the best answer.

11 Live a good, honorable life. Then when you get older and think back, you'll be able to enjoy it a second time

12 A loving atmosphere in your home is the foundation for your life

13 In disagreements with loved ones, deal only with the current situation. Don't bring up the past

14 Share your knowledge. It's a way to achieve immortality

15. Be gentle with the earth.

16 Once a year, go some place you've never been before

17 Remember that the best relationship is one in which your love for each other exceeds your need for each other

18 Judge your success by what you had to give up in order to get it

19 Approach love and cooking with reckless abandon.

From the Internet

*"Life is under no obligation to give us what we expect."
Margaret Mitchell*

**Kurt's
Komments**

Kurt Weiss



**Give a Damn!
Volunteer! Take
an Interest!**

Our system is built on volunteerism. It starts — and is of the utmost importance — on the Association level. Helping to run one's building and creating the feeling that our daily life has meaning is paramount. It may be less glamorous than filling a position at UCO, but it is the cornerstone of our existence here in Century Village.

UCO, of course, is built in its entirety on volunteers. With the exception of a handful of professional, paid employees, all positions are filled by volunteers. I should say all decision making positions. They are in the hands of residents who generously give of their time to make our organization thrive and fulfill its obligations to administer this Village.

There are certain ground rules which have to be followed.

Volunteers should be given a position for which they are qualified based on their ability, previous experience and expertise. No one who comes to UCO to volunteer should be told that there is no job available. There is always an area into which one can fit giving him/her the satisfaction of contributing to the common good and creating the feeling of personal accomplishment.

UCO has more than two dozen committees, all of which are important to its smooth functioning and I cannot fathom that anybody who indeed wishes to contribute time and energy would be told that there is nothing for them to do.

The time is rapidly approaching for a new cadre of volunteers to come in, learn the workings of our organization and eventually take over from our current office holders.

Candidates for the office of Vice President should be prepared to assume the Presidency if and when the necessity arises. It is a prerequisite, however, that whoever

be previously involved in all phases and on all levels of UCO's activities: Executive Board, Vice President, etc. UCO cannot afford a top executive who was "Peter principled" to the top job.

We never utilized that part of our Bylaws which permits the creation of additional positions below the rank of Vice President who do not, by virtue of their office, even need be members of the Executive Board. This is a hitherto untapped source of understudies for assistance to seated Vice Presidents who may later themselves become candidates for that position.

All committee chairs should have a co-chair who should be ready and able to take over, thus assuring the smooth, seamless, functioning of the committee in case a change in the chairmanship is indicated.

Once the necessary cadre of volunteers is in place and functioning, other no less important facets of democracy in action come into being. They are a lively, continuous interest in UCO's affairs, not only by those active in UCO or by Association Presidents, but by all our residents.


Ours is a society which enables each and every one of our unit owners to take an interest in the affairs handled by UCO, be it the budget, the handling of financial matters, the adherence to its Bylaws or any other aspect or activity in which UCO and, indeed, even WPRF are involved. Florida's Sunshine Law already applies in spirit to UCO's deliberations. I hope that some day it will become a clearly stated prerequisite as an addition to our Bylaws. UCO is an open book with nothing to hide.

These are but a few guidelines for the incoming administration. They should help broaden the base for an effective, efficient functioning UCO.

**CARRY A
FLASHLIGHT
AT NIGHT**

NOTICE

The phone number for the guardhouse to get a human on the phone is
480-0432



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Office hours: By appointment
 Visit our Century Village web site: centuryvillagewpb.org

Tankless Hot Water

Yes, I put in a tankless hot water heater. You need not worry about your hot water tank springing a leak and flooding your condo. It is the size of a telephone book. It is energy saving and your electric bills will be less! And, if you have appliance insurance, you should not pay for repair and replacement of a 30 gallon hot water tank that you no longer have.

PS: The company is advertised in the *Palm Beach Post*.
Harriet Singer

Be Aware

People should be alerted to a scam that is going around. If anyone calls and asks you to call 1-809 or 1-284 or 1-876, hang up on them, as these are out of the country numbers. It will cost you hundreds of dollars if you dial these numbers. They will tell you that you won money or that a relative is ill and wants you to call. Be forewarned.

Philip Friedman

Kudos to Haskell

All too often we do not give a neighbor the accolades, the recognition and the thanks he (or she) so richly deserves. In our opinion, Haskell Moran is a rare individual who deserves thanks from all of us.

He can be seen picking up trash along Haverhill Road.

He helps tirelessly at the UCO meetings and always delights his audience giving committee reports with a dry and quick wit.

He keeps our benches in pristine condition, painting and repairing them as needed.

He keeps the traffic signs and the building signs easy to read, replacing damaged traffic signs and providing the buildings with signs as requested.

He repaints striping in the roads when worn and can hardly be seen.

He is a member of the Executive Board of UCO.

And he undoubtedly does many more behind the scenes chores.

All of this without any compensation.

Haskell, we wish you continued good health and thank you for all your work.

*Roberta Boehm
 Saul Fromkin*

Suggestions

Century Village was created to be a retirement community for you and me

The Mail Bag



With excellent programs and activity
 And to accept new ideas and creativity

In a community as large as Century Village, there are always ideas for improving the conditions and the lifestyle of the residents. Here are a number of suggestions, most of which have been submitted previously:

A copy machine could be placed in the hallway at the office in the Clubhouse. Almost everyone has a need for a copy machine. It would be helpful to residents and income producing. There is now a copy machine in the new drug store opened in Century Village.

A ticket exchange at the office for when a person has a ticket to a show and is not well enough to phone the office; they write up a new ticket and sell it. The original owner gets payment when it is convenient for them to stop in the office. This would avoid having empty seats.

A new, small ballroom for parties, club dances, meetings, socials, etc. We lost the Hastings ballroom, which was used continually. Another ballroom would be appropriate and often used.

When there is only one show or movie, consider starting at 7:00 instead of 8:00. Perhaps take a poll in the auditorium by a show of hands several times before the show or movie to get the residents preference. The earlier starting time would be better for residents and personnel.

The buses should not keep their motors running while standing at the Clubhouse. This is forbidden in most cities and communities. Gas fumes are unhealthy. When the bus is ready to start its trip, turn the motor and the air conditioning on, as motorists do. Perhaps each bus should have a fan in it to circulate the air while standing.

An obituary column in the *UCO Reporter*. The response was that the reports would be a month or more late. My feeling is that being late doesn't

really matter. An obituary column reporting residents who passed away would be respectful, sensitive and informative to the residents.

A number of years ago, I suggested permitting the consolidation of two apartments into one and this program has been going on. It should be publicized. When a sufficient number of such conversions have been completed, I suggested to management that a new building with luxury apartments be built on land adjoining that is available. Some present and prospective residents would like larger, more luxurious apartments along with all the other attractions Century Village has to offer.

There have been continual increases in the prices for our shows. There have also been continual increases for the monthly fees we pay to WPRF. Both increases add up to substantial sums of money. Are the increases necessary or valid? What do residents gain from the increases?

The writer fought for five years to eliminate the diesel fuel buses we had as I issued a report that their fumes caused asthma, lung cancer and deaths. We now have healthier buses. The tennis players here requested additional tennis courts and possibly HarTru courts for more than twenty years. Finally, one new tennis court was built. Tennis players left Century Village and potential residents rejected Century Village because of insufficient tennis courts — the policy was self-destructive.

The aforementioned suggestions have been submitted previously and on September 9th. They have not been accepted, nor any reply submitted. There should always be cooperation, respect and consideration from our officers. Should we now have an organization **Residents Of Century Village (ROCV)** that all residents should consider being members of and to write letters to UCO supporting programs that benefit the residents and the community and oppose programs that are harmful or costly? Hopefully, several residents will step forward and start and lead the organization and make the organization important and beneficial for residents and the community.

Philip Rowen

Continued on page 30



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UCO Office Hours: Mon-Thurs 9am-1pm Fri 1pm-5pm
Address: 82 Stratford F
Tel: 561-683-9189
Fax: 561-683-9904

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OVERHAULING MEDICARE

Details of the tentative congressional agreement to provide a drug benefit and change government-run health insurance for older and disabled Americans, effective in 2006:

Prescription Drug Benefit	
Premium	\$35 a month (\$420 a year)
Deductible	\$250
Coverage	75 percent of drug costs up to \$2,250
Gap	No coverage for drug costs between \$2,250 and \$3,600
Catastrophic coverage	For costs above \$3,600, covers 95% or requires a co-payment
Low-income subsidies	Premium, deductible and coverage gap waived for people earning less than \$12,123 a year; phased out about \$13,500; must have less than \$6,000 in liquid assets
Company incentive	Tax-free subsidies to employers that maintain drug coverage for retirees
Administration	By private companies on a regional basis
Doctor, Other Out-Of-Hospital Coverage (Part B)	
Premium	Increased on a sliding scale for those with incomes above \$80,000
Deductible	Raised in 2005 to \$110 from \$100
New benefits	Covers initial doctor's visit for new beneficiaries, screening for diabetes, heart disease, breast cancer; coordinated care for those with chronic illness
Company incentive	\$12 billion in subsidies to private insurers that offer health plans; beginning in 2010, Medicare would face competition from private plans

Medicare Savings Accounts

Tax shelters for individuals with deductibles above \$1,000, couples above \$2,000, money must be used for health expenses

KRT graphic; Source: The Associated Press

Delegate Assembly

Sy Lutto

How sad it is that the monthly UCO Delegate Meetings have deteriorated into unruly fiascos. A new low was reached at the December 5 meeting when Sheriff's Deputies were called and apparently to intimidate a boisterous speaker and apparently without consulting the UCO President, who was told by the Deputies that only she could request them to remove the man, something she declined to do.

The poor judgment shown by those who asked for the Sheriff's Deputies embarrassed the President. Outside law enforcement should only be requested when anyone becomes violent and not to just silence a speaker.

There seem to be several factors for the problems:

Poor Meeting Management: Bedlam is encouraged by having people shout out and having to bring microphones to speakers. What would be more efficient and save much time is having fixed microphones in the aisles and having people line up to speak.

Officers Should Stick to Agenda: When the President announced at the start of the meeting that the bus schedule had been changed, those who wished to comment were told they had to wait till the transportation item was reached.

The loss of civility can be traced to mistrust between some Officers and some residents with the apportioning of funds a major sticking point. If residents, for instance, want more funds for buses, other sectors must be reduced or fees must be raised.

Attention must be paid to how these decisions are made. While residents are told by committee leaders that they should join committees, several residents complained that their efforts to join were rejected. Committee makeups

are an issue. Should the Transportation Committee be limited to people who ride the buses or should all residents who pay to support the service be represented?

Officers seemed to make confusing statements at the meeting. While some say they are short of help, I see no effort to recruit people, such as recurring ads for assistance to UCO in the *UCO Reporter*, on Channel 63 or on the UCO Web site.

These are issues that should be examined by UCO leaders to see if they need reconfiguration.

Editor's Note. We have had numerous items on this subject. We are printing only one.

Bottles On My Shelf

A row of bottles on my shelf
 Caused me to analyze myself.
 One yellow pill I have to pop
 Goes to my heart so it won't stop.
 A little white one that I take
 Goes to my hands so they won't shake.
 The blue ones that I use a lot
 Tell me I'm happy when I'm not.
 The purple pill goes to my brain
 And tells me that I have no pain.
 The capsules tell me not to wheeze
 Or cough or choke or even sneeze.
 The red ones, smallest of them all
 Go to my blood so I won't fall.
 The orange ones, very big and bright
 Prevent my leg cramps in the night.
 Such an array of brilliant pills
 Helping to cure all kinds of ills.
 But what I'd really like to know...
 Is what tells each one where to go!

*From the Internet
 Submitted by Bob Marshall*

To All Century Village Residents
Hanson Building Gate Entrance Hours gate will be open Mon-Fri 8:00am-4:00pm
 Gate will be opened only after security officer checks for proper ID

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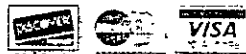
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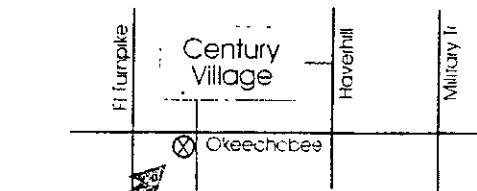


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A Matter of Opinion

By Sy Lutto

To Left and Right Wingers: Stop Horsing Around

With the recent showing of the *Seabiscuit* movie at the Clubhouse, we can now make up our own minds about the controversy that has engulfed this film. How sad it is that the American political scene has become so polarized between the left and the right that a 1930s racehorse has become a bone of contention. This has come about because of the film, an adaptation of a book, *Seabiscuit: An American Legend*, by Laura Hillenbrand.

On the left, the horse is seen as a "folk-hero of Depression-era America." Richard Schickel, in a *Time* magazine review, writes: "What eventually steals over you as *Seabiscuit* unfolds is that its New Deal America is a lot better than the one we inhabit — more generous and shyly exuberant, less noxiously self-centered and confident. Maybe that's just a movie illusion. But it wouldn't hurt us — politically, socially, humanly — if we began believ-

ing we could recreate that sweet, sustaining dream."

On the right, Allen Barra, in a *Wall Street Journal* review, writes: "The film takes as a given Seabiscuit's affinity with the downtrodden, their affinity with Franklin Delano Roosevelt as their savior, and hence, Seabiscuit's validity as a symbol of the New Deal. (In case we miss the connection, a black-and-white photo of FDR is flashed on the screen)." The reviewer goes on to denigrate the importance of Seabiscuit as a hero apparently in an effort to denigrate FDR as a hero.

Well, left and right wingers, it's time to stop horsing around. People on the left don't have to keep defending FDR. His substantial monuments still remain all around us, not statutory, but such 30s legislation as the Social Security Act and the 40-hour work week, among others. FDR admirers should work to keep alive the New Deal philosophy.

And those people on the right should give up trying to strangle government with huge budget deficits and stop

What's a Swale?

A good portion of my life was spent as a cliff dweller in high rise apartment buildings. Streets were paved, concrete sidewalks and sewers were the norm. At some locations there was a thin plot of grass between the sidewalk and street. For close to 70 years, I never heard the term "swale" mentioned. Perhaps, like me, the first time you heard the term was when you came to CV.

What's a swale???

Swales are collection areas in which storm water from roofs, streets and driveways is collected following a rain-storm. Swales in CV are usually found between the perimeter drive and sidewalks. They are used to collect and dispose of storm

trying to undo the New Deal accomplishments, which benefit all Americans. As for Seabiscuit, he ran a great race on November 1, 1938, when he beat War Admiral. Let him be. **Self-Test:**

If you agree with the left-wingers, check this box.

If you think the right-wingers are right, check this box.

water runoff and to remove pollutants from storm water before it reaches underground sources of drinking water. Pollutants in the storm water are removed by the grass and soil in this filtration process, helping to protect the aquifer from contamination.

As you ride around the Village, on both sides of the perimeter drive, you will see swales with the ever present covering of grass. Buried within the swales are water pipes and electrical cables. As a result of the fragile grass covering on the swales, water pipes and electrical cables being buried under soft soil covering, it is necessary to refrain from driving or parking cars on the swales around the perimeter.

A parked or moving car will trample the grass or create ruts in the grass and soft soil. The resulting compression of the soil and grass will hinder the filtering of the runoff water. With the grass being trampled and the soil being compressed, the buried cables and pipes are now susceptible to breakage.

Let's prevent high water bills and floods from dam-

aged pipes and fires from shorted electrical cables. Oh, yes, I forgot the danger which is most important. Some of our TV cables are buried in the swales. We all know what a TV blackout causes, nothing for couples to do, so, nine months later there are little feet pattering around the condo. Don't be the cause of a baby population explosion in CV. Don't be the cause of a TV blackout.

Regardless of your knowing what a swale was or having never heard the term before, please, no cars on the swales. Please, no cars on the grass. Let us keep CV vibrant for another 50 years, for us and our children's children. For this to happen, cooperation is a must.

Thank you very much for your anticipated cooperation in this matter. Have a nice day, for the next 50 years.

Erwin Friedman

"Until Eve arrived, this was a man's world."
Richard Armour

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Max Hammerman



To Everything, There is a Season

Let's go back a few years and then a few more, and place these in their respective places. We were young and poor, but didn't know it.

How often did you go into a kosher deli, and for 5¢, buy a frankfurter on a roll with mustard and sauerkraut, walk out munching and enjoying a hot dog which didn't taste like today's plastic dogs?

When those days reached October and November and the temperature dropped to the 40s and 30s, you walked along the neighborhood streets and from blocks away detected the aroma of roasting chestnuts or sweet potatoes baking in a portable oven, the vendor shouting his wares and you paying 3¢ or 5¢ for a hot sweet potato, better than any you can get in a five-star restaurant?

Summers, the best tasting treat was a Charlotte Rousse, a piece of cake topped by a glob of whipped cream (not Cool-Whip) and a cherry and packed in a cardboard container — all for 5¢.

The Saturday night treat was a trip to the local deli for one quarter pound of corned beef and half a loaf of Levy's fresh baked bread — enough to make sandwiches to feed a family of four. With the corned beef, of course, came a cornucopia of mustard.

After supper, you took your girlfriend to a local movie, followed by a malted you shared at the local candy store or ice cream parlor (Meyer's on Pitkin Avenue).

Go back a few more years. You were seven or eight years old. The neighborhood central telephone was in the lo-

cal candy store. On Saturday nights, you hung around waiting for a telephone message to be delivered to a nearby apartment. For this, you were rewarded with a 2 or 3¢ tip and were then ready to plan your purchases. For a penny, you had the choice of a ball of lemon ices — nectar of the gods, or selecting candy — "halfy this and halfy that."

This was also the time you went to the synagogue with your father on Friday nights. After services, holding your father's hand you were homebound for the best meal of the week.

In the house, the table set with a white tablecloth, a challah and a bottle of homemade red wine on the table, candles lit in a four-branched candelabra and the house smelling of gefilte fish, chicken soup and potted chicken. The kitchen floor scrubbed and covered wall-to-wall with newspapers, lest a spot of dirt appear before father came home from the synagogue.

Mother in her apron over her finest dress, and your little sister all dolled up

Father recited the Kiddush, gave you a sip of wine, blessed the challah (home baked) and the business of the meal began. A ball of gefilte fish (not from a jar) as large as your father's fist, the chicken soup with *lokshen* (noodles) and a spot of chicken fat floating on top. (Who knew of cholesterol those days?) All this followed by potted chicken, dessert and a glass of tea (in a *yahrzeit* glass) with a piece of sponge cake.

You are blessed if you have memories like these.

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Wish I Said That

By John Saponaro

"The great difference between people in this world is not between the rich and the poor or the good and the evil, the biggest of all differences in this world is between the ones that had or have pleasure in love and those that haven't and hadn't any pleasure in love, but just watched it with envy, sick envy."

from the novel

Sweet Bird of Youth



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The Palm Beach Post

FINAL EDITION

WEDNESDAY, DECEMBER 13, 1995

96 PAGES 50 CENTS

New eyes really color my world

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

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



George McEvoy

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

George McEvoy is a columnist for The Palm Beach Post.

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Friends of the Library Host Author Luncheon

The Friends of the Palm Beach County Library is sponsoring an author luncheon featuring the internationally-known mystery writer James Patterson. The luncheon will be held Tuesday, February 3, 2004, 11:30 am, at Benvenuto's Restaurant in Boynton Beach. A festive "Chinese Auction" to raise funds to support special programs and to purchase needed equipment and services for the library will be held as part of the luncheon. All library patrons are cordially invited to attend. Seats are \$35 per person and order forms are available at the library. Reserve your seat today!

For more details about library programs and events, pick up a *Happenings* newsletter at your local branch. You can also visit the Palm Beach County Library's web page at www.pbclibrary.org.

The Okeechobee Boulevard Branch is located 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 Village residents, including seasonal residents, are eligible for a free library card with proper ID.

- Programs in January**
- 1/02 — Book Discussion, 10:00 am
 - 1/13 — Florida Wills and Living Trusts, 6:00 pm
 - 1/14 — Intangible Tax Seminar, 10:00 am
 - 1/15 — Presidents and Their First Ladies, 2:00 pm
 - 1/22 — Introductory Internet, 2:00 pm
 - 1/23 — Basic Computers, 10:30 am
 - Every Friday — Movies on the Big Screen, 2:00 pm
 - Every Saturday — Movies for Kids! 10:30 am
- Okeechobee Boulevard Branch Library, 5689 Okeechobee Boulevard, West Palm Beach, FL 33417, 561-233-1880.

All Organization News and Classified ads which are published as a courtesy to residents, will be discarded if submitted on smaller than 8-1/2" x 11" sheets, as requested.


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Our web site www.centuryvillagewpb.org is an up-to-date information center in addition to our *UCO Reporter*. The "Entertainment" page has the current movie and show times and dates. The "Organization" section has current and upcoming events with contact phone numbers. The "Question and Answer" portion is there to help answer any unknown issues that you may have, and unfortunately, it is hardly ever used. Any questions and suggestions, my email address is Kdavis97@adelphia.net. We welcome your input.

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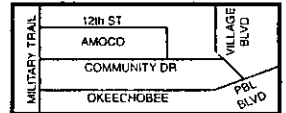
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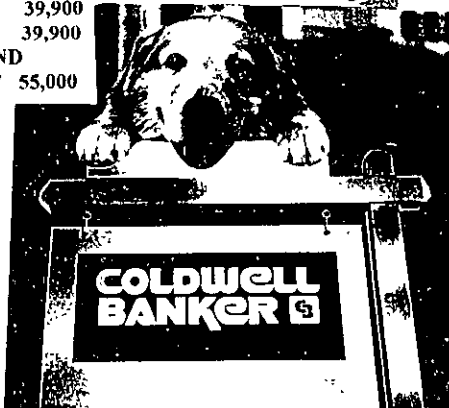
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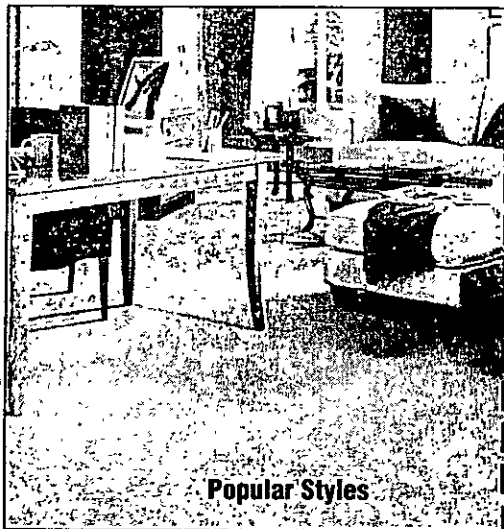
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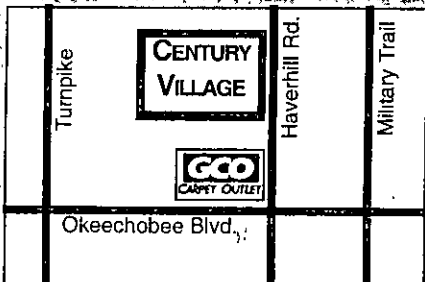
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Random Ramblings

Robert Fogelman



for home cooked meals? I'll come to your house because our kitchen is only used to

make reservations. I'm kidding, of course, in case my wife should read this column.

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As I continue to ramble on, it comes to mind that we haven't spoken about the supermarkets in a long time. I had an occasion to shop at Publix between 7:30 and 8:00 am. I have never seen a large supermarket so empty, so deserted. On another occasion, I did some shopping at 10:30 pm and I was so happy to find another shopper to keep me company. So what does all this mean? Should we sleep during the daytime hours and stay up all night? As crazy as this seems, I am sure that you will find some people who cannot sleep and who read all night long.

is this...why don't the restaurants and supermarkets reduce all their prices 20% and then the public will know that the prices are lower than now and no one will have to cut out coupons on a weekly basis? Of course, if the manufacturer of a product wants to have a special "give away," all well and good.

The trouble is, I do not know how to start this food revolution, because it is rather difficult to stop eating. If people would cut down on eating out, could we all stand

This reminds me of when I just started to work for the government. I worked the midnight shift, 11:00 pm to 7:30 am or midnight to 8:30 am. I then ate my dinner, shopped and went to sleep about 10:00 am. In the afternoon, I picked up the children from school, or I started supper (wife also worked), helped the children with their homework and took the New York subway to work at 11:00 pm.

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Oh yes, I often stopped off at Horn and Hardarts for a cup of their delicious coffee and... What an upside down life that was! Even today there are night workers throughout the world. However, I do not think you will find many people of our age as workers on the midnight shift. Was that one of the "good old days"?

Let's all start a revolution. A food revolution. Let me explain. The newspapers regularly have a weekly section on food and dining from Delray to Jupiter. There are dozens of restaurants advertised with their menus and their discount coupons. That's the crux of the whole situation — their coupons. Some have a date of expiration or other restrictions, such as: one coupon per table, not good for early bird menu or only good when the bill amounts to a certain amount. It seems to me a crazy way to advertise for new customers.

Similarly, we have the weekly advertisements by our well-known supermarkets. Bargains galore. So the point

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**20 Years Ago
This Month**

By Marilyn Nissensohn



January 1984

Before I begin the usual column, I would like to relay a conversation I recently had with my daughter. I went to New York to visit her at the end of October. After a few days of perfect weather, it suddenly turned cold. As I had recently discarded my winter jacket, I borrowed my daughter's. I was having difficulty with the zipper and asked my daughter to please zipper it for me. While doing so, she looked me straight in the eye and said, "Mom, if you want to go to kindergarten this fall, you'll have to learn to zipper." While laughing with tears in my eyes, I remembered that those were exactly the same words I had said to her 40 years ago.

Now, down to business. It was reported in this issue that thousands of residents turned out on January 8 and 9 to vote for delegates and alternates. The first meeting of the new as-

sembly will take place on Friday, February 3 at 10:00 am. At that meeting the chair of the nominating committee will present nominations for UCO Officers and Executive Board members and alternates.

Hy Ruchlis addressed the Select Committee on Aging of the House of Representatives on the rapidly increasing Medicare costs.

The question of the month was "What is your 1984 resolution? Will you keep it? Surprisingly only men responded (six of them) with answers ranging from a pledge to stop smoking to returning to good physical condition and one man responded that he did not need to make resolutions to guide his life.

A request was made for volunteer counselors to attend classes which would help them aid the residents with their income tax returns.

Ben Gould, in his Village Vignettes columns, wrote

some more rules of life: Never go to a restaurant after 9:00 pm; never argue politics when your barber is shaving you; never use an accountant whose car is more expensive than yours; never do anything wrong the first time if it's just as easy to do it right; never try to fix your TV set yourself; never throw away your old clothes, they may be in style next year; never switch from one slow checkout line to another in the supermarket.

The Curmudgeon's Corner author, Bates Boyle commented, among other things, about the removal of the fountain from the Clubhouse. Its exact location was unknown, but it was thought that perhaps it had wound up in the same place as the chandelier — Deerfield or Boca.

As a left handed person, I really enjoyed this joke: Since the right side of the brain controls the left side of your body, left-handed people must be the only ones in their right minds.

Ads from the following vendors were found distributed through the pages. an Israel group tour, insurance companies, doctors, banks and, of course, restaurants. Several tour and car services were also prominent.

Note to Contributors

For ease in converting your articles to the UCO Reporter into print, please type your items on a full-size 8 1/2 X 11 paper, and double space so that we may be able to make editing insertions or changes when necessary

Please avoid setting entire words in capital letters.

The deadline for submission of articles is the 7th of the month.

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By Larry Kall, President
Village Mutual Service

About the time this article is read we should be in the season when some of our residents will be in need of heat rather than air conditioning and some will not remember how to make the switch from air to heat. If you have a central air system with a humidistat, put the humidistat on the number 20 and leave it there. Switch the lever on the bottom or side of the thermostat from cool to heat. There will be another lever there and be sure that it is on auto. Then turn the thermostat to 85 degrees or higher in order for the heat coil in the system to heat up and send out warm air. The first time you do this, you will smell something burning. This is normal and it is the dust on the heating coil being burned off. The odor should stop in a few minutes. After the heating system is working for a while, you can turn the thermostat to a more comfortable level. Remember, the units in the Village are not like forced warm air heat up north and they will take a while to get the rooms warm. Once you find a comfortable level of heat, leave the thermostat alone and the system will turn on and off as needed.

If you have a window or through the wall unit, you will have to turn the knob to turn the heat and other knob into the red zone. These units do not usually have numbers like a thermostat but will have numbers like 1, 2, etc. Some units also have a fan speed setting for high or low heat. Use the setting that is most comfortable for you. To get the most heat turn the knob in the red zone to the highest setting and the fan/heat switch to high heat.

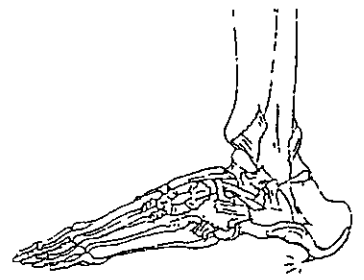
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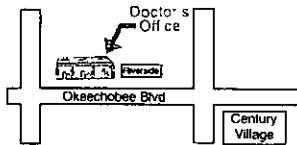


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Dr. Stephen Malin
Dr. Craig Sapenoff
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The Cost of Drugs

Did you ever wonder how much it costs a drug company for the active ingredient in prescription medications?

Some people think it must cost a lot, since many drugs sell for more than \$2 per tablet.

We did a search of offshore chemical synthesizers that supply the active ingredients found in drugs approved by the FDA. A significant percentage of drugs sold in the United States contain active ingredients made in other countries.

In an independent investigation of how much profit drug companies really make, the actual price of active ingredients used in some of the most popular drugs sold in America. The chart below speaks for itself.

Brand Name Of Drug	Consumer Price for 100 Tabs	Cost of Gen. Active Ingredient	Percent. Mark Up
Celebrex 100 mg	\$130.27	\$0.60	21,712
Claritin 10 mg	\$215.17	\$0.71	30,306
Keflex 250 mg	\$157.39	\$1.88	8,372
Lipitor 20 mg	\$272.37	\$5.80	4,696
Norvasc 10 mg	\$188.29	\$0.14	134,493
Paxil 20 mg	\$220.27	\$7.60	2,898
Prevacid 30 mg	\$44.77	\$1.01	34,136
Prilosec 20 mg	\$360.97	\$0.52	69,417
Prozac 20 mg	\$247.47	\$0.11	224,973
Tenormin 50 mg	\$104.47	\$0.13	80,362
Vasotec 10 mg	\$102.37	\$0.20	51,185
Xanax 1 mg	\$136.79	\$0.024	569,958
Zestril 20 mg	\$89.89	\$3.20	2,809
Zithromax 600 mg	\$1,482.19	\$18.78	7,892
Zocor 40 mg	\$350.27	\$8.63	4,059
Zoloft 50 mg	\$206.87	\$1.75	11,821

It pays to shop around. This helps to solve the mystery as to why they can afford to put a Walgreens on every corner.

Steve Wilson, an investigative reporter for Channel 7 News in Detroit, did a story on generic drug price gouging by pharmacies.

He found in his investigation that some of these generic drugs were marked up as much as 3,000% or more. Yes, that's not a typo — three thousand percent!

So often, we blame the drug companies for the high cost of drugs and usually rightfully so. But in this case, the fault clearly lies with the pharmacies themselves. For example, if you had to buy a prescription drug and bought the name brand, you might pay \$100 for 100 pills. The pharmacist might tell you that if you get the generic equivalent, they would only cost \$80, making you think you are "saving" \$20. What the pharmacist is not telling you is that those 100 generic pills may have only cost him \$10!

At the end of the report, one of the anchors asked Mr. Wilson whether or not there were any pharmacies that did not adhere to this practice and he said that Costco consistently charged little over their cost for the generic drugs.

*From the Internet
Submitted by Bob Fogelman*

Attention All Associations

UCO needs up-to-date lists of Association Officers. Some Associations listed with UCO have not been updated since 1999 and 2000. The forms are available at UCO. Please take a few moments from your busy days and come into UCO and ask for the Association Officer Form. Thank you.

Public Service Announcement Identification at the Polls

A recent change in the Florida Law requires voters to bring a **photo I.D. with their signature** to the polls on Election Day. A photo I.D. includes your Florida driver's license or a Florida State issued identification card or any photo I.D. with your signature. However, all registered voters will be permitted to vote, even if they forget to bring identification, but they will be required to complete an affidavit which may delay the voting process. If you need further information, call the Elections Office at 561-355-2650. **Do It Today!**

Theresa LePore
Supervisor of Elections
Palm Beach County

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Classes in CV

by Judy Roy

2004 — I can't believe another year has passed. Only nine more years to go until retirement, I hope. We all hope you have a safe and healthy New year.

Calligraphy with Harold Bernstein is back Monday, January 5. Residents enjoy learning this fancy handwriting to use on cards or invitations to friends or family. They also enjoy Harold's corny jokes.

Elaine Marshall teaches her **Mahjongg** classes starting again Monday, January 5. This is a very popular game here in the Village but you need to know the rules and regulations to play well.

Glass Fusion meets on Mondays and Tuesdays for another series beginning January 5. Students make great stones that can be turned into beautiful pieces of jewelry.

Hy Berger has three classes beginning again in January. His **Beginners Mixed Media** starts Monday, January 5, his **Sketching** meets Tuesday, January 6; and his advanced **Mixed Media Painting** classes start Friday, January 9. Hy's students have really showed great improvement with their artistic talents.

Line Dancing with Dottie has another set of classes starting Tuesday, January 6 and Thursday, January 8. She has classes for both **Beginners** and **Intermediates**. Students love "Dottie Long-Legs."

Ceramics students begin another set of classes on Tuesday, January 6. We will be registering for either a 10:00 am or 1:00 pm class. These classes fill up, so don't wait until

the last minute to sign up.

Frank Handler is offering his **Jewish History** lectures on Wednesday, January 7. We have moved Frank to a larger classroom so we won't have to turn any registrations away. Frank also wants to let his students know that he does not repeat his lectures.

If you have a basic knowledge of bridge, then you may be interested in the **Intermediate Bridge** lessons that are scheduled to begin Thursday, January 8. Mimi gets you ready to play with your friends and neighbors. You never learn it all...

We have a couple of openings in the next **Canasta** series. Lessons begin Thursday, January 8 with new instructor Elaine Passman.

Ed Chelm's **Wire Wrap** classes begin a new series Thursday, January 8. Classes meet twice weekly for four weeks. This class fills quickly, so don't drag your feet to register.

Several of our residents are enjoying their **Clay** class. They turn raw clay into baskets, bowls and other art objects. The next series begins Thursday, January 8.

Tai-Chi with Jerry Ziffer meets Thursday, January 8. His **Intermediate** students meet at 10:00 and his **Beginners** meet at 11:00. You register for this class in the Class Office of the Main Clubhouse, even though the class meets over at Hastings.

We have a new **Ballroom Dance** instructor named Cecil Pace. We are offering classes on Thursdays from 5:30 to 6:30 beginning January 8.

Cecil received his training from the Arthur Murray Dance Studio. Since retiring, he has spent the past 11 years teaching adult dance classes. You will be taught several dances during the six week series, such as swing, cha cha, tango, fox trot, etc.

If you have never had any lessons for bridge, now is the time to get involved in the **Beginners Bridge** class that begins Friday, January 9. This class only starts once a season, so do not miss this class if you are interested in learning to play bridge.

Marilyn Bloom is busy putting her ladies through their paces in her **Dancercise** classes. Her Friday class begins January 9 and Wednesday class begins January 14. Marilyn gives you a great workout without you even realizing it. Enjoy the class...

Dr. Roni Stein returns the season with two classes — **World Classical Music** on Mondays, beginning January 12. Her second class will meet on Thursdays starting January 15 and she will lecture on **Opera**. The World Classical Music series will cover the music of such composers as Ravel, Stravinsky and Rachmaninoff. Roni will also lecture on the history of musical instruments around the world. During the lessons, Roni plays tapes and videos to assist her lecture.

News in Review with Irv Rikon has a new series beginning Monday, January 12. The topics discussed in this

lively class can cover news from things going on here in the Village to anything developing around the world. Get involved and register...

If your certificate for **Safe Driving** has expired, you can register for the class that will meet Wednesday, January 14 and Friday, January 16. This is a six hour class that is split into two three-hour periods. Bring a check and reserve your spot in class. Your certificate will be good for three years.

Sydelle Singer begins another series of **Line Dance** and **Folk Dance** classes on Monday, January 19 and Saturday, January 24. Men and women are glad to see her back again.

Dig out those old boxes of pictures that have been gathering dust. Let Leta Roberts show you how to turn these photos into valuable keepsakes for your family members. **Photo Memoirs** helps you to relive memories that you have long forgotten just by creating these precious books filled with love. Classes are scheduled to begin Monday, January 12.

Please remember to register in advance in the Class Office with Judy. Several classes are limited in size and we don't like shutting you out. Also, remember that registration is closed for a class the day it begins. If you have any questions, please see Judy in the class office. Many of you are down here for only a few short months, so take advantage of as much as possible.

Donors needed!

At the present time, we have a national, critical shortage of blood due to the fact that only 2% of people in the U.S. donate. As human blood cannot be manufactured, there are no pseudo replacements!

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Stamps in the News

Syd Kronish



Ever since September 11, 2001, the U.S. has been involved with acts of terrorism and threats of terrorism, at home and abroad.

After that date, as if a loud signal were given, Americans began displaying the flag everywhere — in homes, cars, even clothing. Patriotism reared its magnificent head. So did Old Glory!

The U.S. Postal Service felt the surging spiral of social significance and issued a 28-page booklet called the *Prestige Booklet*, portraying a fascinating look at more than 200 years of American flag history. Written and designed by Richard Sheaff, this booklet is only the second ever published by the USPS. The cost for the 20 stamps in the booklet is face value \$7.40.

Available with the Old Glory booklet are five colorful 37¢ stamps representing an interesting array of patriotic items. They include: an example of 20th century folk art featuring Uncle Sam riding a high-wheel bicycle, Benjamin Harrison's 1888 presidential campaign badge, a souvenir bookmark from the 1893 World's Columbian Exposition and a modern Stars and Stripes folding fan. There is also a 19th century hand-painted carving of a woman holding a sword and a U.S. flag.

Looking back at our flag's history, the first official flag, also known as the Stars and Stripes and Old Glory, was approved by the Continental Congress on June 14, 1776

A year before, according to a popular story, George Washington called upon a Philadelphia seamstress named Betsy Ross to ask her to make a new American flag. This version of events cannot be confirmed by historians. But nobody knows for sure if this is true or who really designed the flag.

In 1818, Congress passed legislation fixing the number of stripes at 13 and required that the number of stars equal the number of states. The last new star, bringing the total to 50, was added on July 4, 1960 after Hawaii became a state.

Here's an added note from the Postal Service: The U.S.

flag appears in some 100 different stamp designs — but not always in the spotlight. On some issues, Old Glory is so small, you would need a magnifying glass to see it.

The Prestige Booklets and the special strip of five are available at most U.S. post offices. You may also phone toll free 800-STAMP-24 to order. If you prefer, you can log on to www.usps.com and visit the Postal Store.

It is obvious that Old Glory has found New Glory for Americans of all ages. The Postal Service has made it easy to join the parade.

THE REPORTER NEEDS FILLER ITEMS FOR FUTURE ISSUES: JOKES, QUOTES AND INTERESTING SHORT ITEMS. INDICATE SOURCE AND YOUR NAME.

Public Service Announcement Address Change

Have you changed your address since the last election? Florida law requires that you vote in the precinct in which you live. If you have moved from the address listed on your voter registration identification card, fill in your new address on the back of your voter registration identification card and mail it to the Elections Office, Post Office Box 22309, West Palm Beach, Florida 33416. If you need further information, call the Elections Office at 561-656-6200. **Do it today!**

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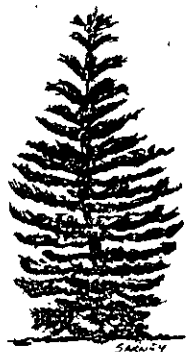
3630 Consumer Street
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ELC376

One Christmas Eve

One Christmas eve after working very late,
 Trying to bring all my work up to date.
 I sat on the bus bench under a street light's glare,
 Hoping a bus would quickly come there.
 The world was quiet, not a sound was heard,
 Not a creature was stirring, not even a bird.
 The wind had died down and all was still,
 I began to shiver for the air had a chill.
 A clear moonless sky with a multitude of stars,
 How brightly they shone, even Venus and Mars.
 My thoughts were of home and the Christmas tree,
 Of the family tomorrow and the gifts they will see.
 I felt very tired for I had stood up all day,
 And started to think of things far away,
 When all of a sudden there came such a chatter
 I leaped to my feet to see what's the matter
 A monster truck had come upon the scene,
 It was the biggest rig I had ever seen.
 With red and green lights it didn't look drab,
 And it was being pulled by a very large cab.
 The figure at the wheel that I saw through the glare,
 Had a very long beard and white flowing hair,
 Broad wide shoulders and a twinkle in his eye,
 With a face so round like a big apple pie.
 And as he passed by he gave a loud toot,
 I could see he was wearing a bright red suit.
 Now you may think that this did seem,
 As if I was having some pleasant dream.
 But in the still night a voice came so clear,
 "Merry Christmas to you and a Happy New Year."
Victor Cutler



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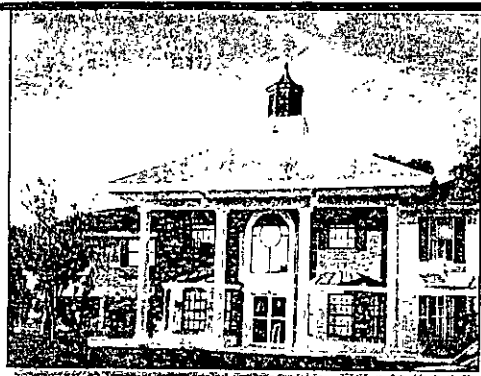
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Potpourri

Ruth Hafter



We residents in Florida eat up the sunshine in a blanket of warmth and comfort while our family, friends and former neighbors who still live in snow belt areas in the north shiver in a blanket of snow and cold. We have to adjust our "comfort tolerances" during the summer in order to avoid the heat, but the time quickly goes by and every now and then we long for our memories of winter weather. Many of our residents are still "snowbirds" and they will attest to the heat they experience during the summer in the North, but without the amenities of air conditioned homes.

So they adjust and compensate by going on vacations and visiting their families and friends.

The Thanksgiving holiday brought many visitors. It is never the same as the memories of our former family gatherings, but restaurants are great and less work for "Mama." However, where else but in Century Village could you eat a holiday meal and then smugly bask in the sunshine at one of our pools?

I can recall the work it took to shop for the special meal, cook, set the table, serve the meal, then clear away, store left over food and wash the dishes, pots and pans. We

would watch the Thanksgiving Parade on TV, laugh and thoroughly enjoy the being together feeling. The children were noisy and happy and no one seemed to mind. These chores were all done with a feeling of accomplishment and pride.

We are in the midst of observing the weather conditions post-Thanksgiving on TV at present and while it may seem a bit chilly by comparison to the past summer, our concerns are for our fami-

lies who are living in the North. They are expecting another 20 inches of snow before this blizzard is over. Telephone calls do not warm up the Northerners.

I think our daughter is a little sorry that she could not make plans to visit us. Traffic is at a standstill and many cannot go to work or to schools. The only ones who seem happy are the dogs who romp, roll over in the snow and also like to eat the cold "delicacy."

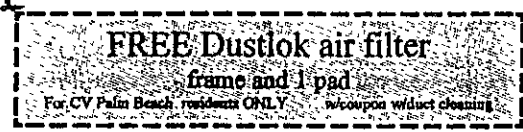
Continued on page 26

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If you have a question about a condition affecting your skin's health or appearance, please contact our office. It is important to remember that skin diseases, diagnosed and treated in the early stages, can almost always be cured. Today, many safe and virtually painless procedures are available to eliminate or reduce unsightly blemishes and remove cancer before it can spread.

Certified by the American Osteopathic Board of Surgery, Dr. Allan Fields has been practicing medicine in South Florida for nearly 30 years. Former Chair of the American Cancer Society Speaker's Guild, Dr. Fields performs minor surgery, dermatological procedures, and is a physician on staff at Sinai Medical Center inside Century Village.

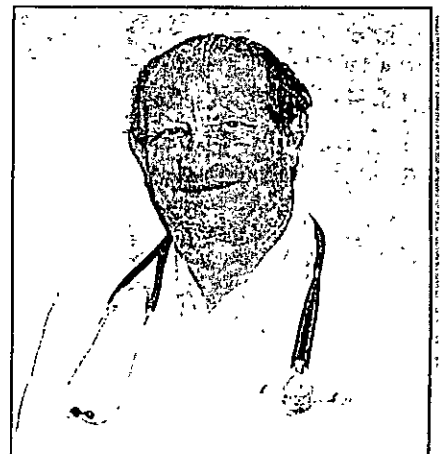
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People Are Nice

By Dot Loewenstein

Driving North on S.R. 7 from Boca the other day, my car decided to die, gradually drifting over toward the swale and ending up in the bicycle path. Alone and not thinking clearly, it went like this. 1) I should probably take the key out of the ignition. Where is my purse? Oh, yes, in the trunk. I need to open the trunk and get my purse. Good, so far. 2) Find my cell phone and AAA identification card; make the call. Oooh! It's going to be an hour delay, standing out in the hot sun (and of course, I didn't wear a hat that day) and the operator warned me "stand far away from the car — you know someone got killed just last week."

Well, that was encouraging. First, I was scared because the car wasn't quite off the road; second, I was alone

— the need to talk with someone — anyone — was overwhelming; and third, I had a few hundred dollars worth of perishable groceries in the trunk. So why do I say people are nice? Within less than five minutes, a truck pulled up and a very nice young man opened the hood, lay down on the street and watched water dripping from the car. He quickly assured me "it's not oil" while I was anxiously checking oncoming traffic to be sure he was safe from harm. He later identified himself as "the mechanic from Faith Farms."

Next came a large man, with his name on his shirt (George, as is my husband's, which in its own way was a small comfort), who offered me his cell phone and then said that he would be willing to wait with me until AAA arrived. I wasn't sure if this would have been wise or un-

wise, so turned him down. Shortly after I declined graciously, a third young man stopped. What could have been a horrible experience only proved to be that people are nice.

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Responsibilities By Bob Fogelman

I have repeatedly written articles about the fiduciary duties of the Board of Administration (Board of Directors). Of course, this refers to the responsibility the Directors have to the unit owners in the manner in which the Officers run their Condominium Association.

However, there is another side to being a Condo Association Officer and in some instances it could cause a conflict, a dissension between the unit owners and the Board. There should never be a situation such as: they or we, us versus them. Power struggles start wars and living in a condominium means living together as a common benefit for all members of the Association. No one person may dominate; no one person has the position of power over any unit owner regardless of his/her position on the Board.

If you have previously read my columns, you will note that I have stated that all parties should remain calm and, most important, hear the other party out. Do not be in a hurry to interrupt and/or to object to the other party's suggestions or complaints. You could be wrong in your interpretation of your documents; you could be misinformed or you may simply not want anyone else to tell you what has to be done. Do not feel challenged or even threatened by someone else's ideas. You cannot form an attachment to only your point of view.

The way I see it, following the tenets of your documents and bylaws is a fairly easy task because you are following the written word. However, putting a hold on the spoken word in anger or trying to put aside your personal feelings for the good of the unit owners is the part that requires tact, understanding, calmness and a willingness to hear another point of view without casting aside a good suggestion. For goodness sake, do not start a war.

Question and Answer Sheet

As one of our former Presidents of the United States used to say — "Let me make it perfectly clear."

For years, our State Legislators have said that the Condominium Association must prepare a Question and Answer sheet for prospective unit owners. It was the responsibility of the seller to

provide this Q&A sheet to the buyer, along with a current copy of the Declaration of Condominium, Articles of Incorporation of the Association, Bylaws and Rules of the Association.

Effective July 1, 2002, Chapter 02-27 Laws of Florida, eliminates the Question and Answer sheet from the disclosures a unit owner must give to a prospective purchaser of his/her unit. The new law did not relieve the Association from the responsibility to prepare a Question and Answer sheet each year.

UCO's application for an investigation will still include an informative Question and Answer sheet. The Q&A can be used by a buyer during the interview process and is a good "icebreaker" by the Association's Board of Administration (Director).



The Mirror

It's come to pass, to realize
 The problems that occur
 with eyes
 For all of us there's no
 surprise
 We cannot travel far.

For most of us to understand
 That we've been dealt a
 rotten hand
 With something that was
 never planned
 We cannot drive the car.

But here, we should not
 make a fuss
 We're privileged to obtain a
 bus
 That caters to the lot of us
 Our destinations true.

So bless the eyes that helped
 us grow
 And tie that chapter in a
 bow
 And listen close to those
 who know
 They're "seeing" out for
 you

Mallie Bedik

Potpourri

By Ruth Hafter

Continued from page 24

Our son and wife timed their vacation to visit us in Florida for one month. Their visit included a cruise and staying in Deerfield Beach helped them to avoid being in Maryland where the blizzard is wreaking havoc. Naturally, they are concerned for their family and understand how we feel about them.

Remember when we were living in New York and made snowballs, built forts and tunnels. Then we came home dripping wet from the snow with our cheeks and noses beet red. Somehow we did not mind the cold, but mama gave us hot chocolate and cookies to fill our bellies which made us giggle. Those memories will never leave us.

Our memories will stay with us wherever we live and we are grateful to live in Century Village where we have the comforts and amenities offered to us. We still have the choice of location and our families can choose as well.

Have a very happy, healthy and peaceful holiday season, regardless of the weather.

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Musings

**Rebecca
Lutto**



**Crisis of Faith, Belief,
Trust — Whatever**

Nowadays, people are forever telling me things that are amazing, preposterous, incredible, truly unbelievable. I know they tell me before they tell me. How? They inevitably begin by saying, "Rebecca, you're not going to believe this," or "That's unbelievable," or "You won't believe what my neighbor did"

Either the world is beginning to look like a scene in a science fiction movie or we are having a crisis of belief. The crisis has nothing to do with faith or religion, except that if we believe in miracles, we would not go around saying, "I don't believe how that guy is driving." The person who believes in miracles believes.

Our everyday English language is dramatically changed by the crisis in belief. If almost every bit of news or gossip is prefaced by "I don't believe..." That is a radical change, isn't it? How did it all start, I wonder.

Another, even more significant, change in language I trace back to one man: Archie Bunker. In the *All in the Family* sitcom, one of his trademark phrases was to answer anyone giving him a reasonable explanation with a lift of an eyebrow and a sneer on his lips: "Whatever." To Archie that was a perfect put-down, a send-off that ended the conversation. He wasn't interested. He knew you were right, but he wasn't going to pay attention anyway.

Now we have extended our use of Archie's "whatever" to the everyday use of "whoever," "whenever," and whatever we can add to "ever." And there is no need to be dismissing, as Archie was; the practice has floated into all kinds of sentences, even in the middle, with no emphasis at all. Serious lecturers will say things like, "It was the hippies — or whoever — who first smoked marijuana."

Now that "ya know" and "you know what?" have been replaced by "would you be-

lieve?" and "whatever," is that progress? In the newer sitcoms and movies people say "hey" instead of "hi." "Hey" sounds like less of a greeting to me, more like saying, "I notice that you came in, but the event is not worth a greeting."

If you encounter me in the Clubhouse and say "Hey," I will know that you are hip — or current, or whatever — but I will not say "Hey" back to you. I will say "Hi," or sneer and say "Whatever."

Vial of Life Program By Linda Siegel

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Please feel free to phone me for the forms at 687-4480. My email address is ebbiejake@aol.com. I will also be at the Clubhouse in Class Room C on the second and fourth Tuesday of the month beginning December 9 from 3:00 to 5:00 pm.

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As I See It

Don Amter



A Trip to Italy

My wife Vicki and I recently went to Italy to visit relatives there. My sister had married an Italian and they moved to Italy, Trieste and they were precise, some time after World War II. They started raising a family and it has been growing.

Since she is 94, the family has grown to a point where I have more relatives there than here; it adds up to quite a tribe! They don't live in Trieste precisely, but in a nearby town — Muggia — along the coast — at the top of the Adriatic Sea, bordering on Slovenia, which used to be a part of Yugoslavia.

Trieste is an old city, set up as a way-station to the rest of Europe 2,000 years ago by the Romans. It is a fairly big city and now the style of architecture is more like German or Austrian than Italian. Ship building used to be important but now is mostly closed down. A number of the men in my family worked there. In fact, one still does. He is sent around the world fixing up ships and he was here in Miami recently working on one of the cruise ships.

Muggia is quite different. It was built by Venice which was a wealthy power in the 1600s. The central part of this little town with a population of some 20,000 was built on a flat sea-coast area and is ex-

actly like Venice: narrow streets, wall-to-wall buildings with their surfaces neatly plastered in earthen colors with wooden shutters on the windows above the street level. Streets? Some so narrow that if you stretch out your arms, you could almost touch the buildings of either side. No cars could go in most of these streets, which are more like alleys lined with little stores.

Eventually you find yourself at the town square where there is the town hall on one side where one of my great nephews was married the last time I was there. There is a church on the other side. At the end is a little coffee shop that set up tables and chairs outside where you can get a tiny cup of espresso coffee or wine and a sandwich. It has not changed one bit in the ten years since I was there.

The town was set up on a bit of flat shore line, but as it grew it spread out into the hills above the seacoast. And so the hills are dotted with neat white houses topped by the Mediterranean style red terracotta tile roofs as you have seen in countless pictures of them, nestled one above the other as the rocky shore rises above the sea.

The narrow cobble stone streets mostly do not have sidewalks and the houses have gated fences or stone

walls to mark off their property — some so high you cannot see over them. The higher you go, the narrower the streets become and in many cases one car cannot pass another. Yes, they have cars — so many, it's difficult to find parking space. But their cars are mostly of European origin — American cars couldn't begin to tool their way through these narrow spaces.

They go whizzing around and at first I was scared. But I soon found out that they knew what they were doing. I used to think New York drivers were the best in the world

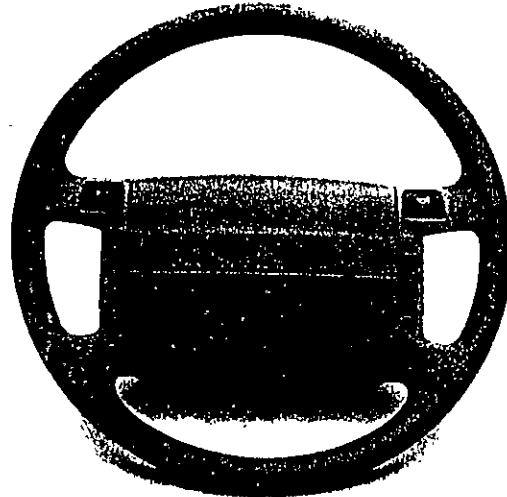
Now I think Muggia's are the best! And their cars are totally up-to-date with every modern convenience.

It was near the peak of this area that we were invited to the house of some of the family for supper one evening. When we arrived by car, the family dog was yapping as the gathered relatives greeted us. Vicki said "look at the deer." She repeated it and I looked at the edges of the clearing and then I looked down and saw a little deer walking around among us nuzzling my pants legs. It was tawny brown and about the size of a

mid-sized dog! We found out that deer babies get lost in the mountains and are rescued by an organization which raises them and then releases them back into the wild. They also give them out to families that will do the same. We later saw this three-month old fawn being fed by hand as it nuzzled a baby bottle full of milk.

I spent two years in Italy during World War II and at that time small Italian villages, especially in the south, were shabby collections of rundown houses and now and then, a small store always with a sign "sale e tabacchi"

Continued on page 35



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When you apply for the exemption, please bring the following for all owners on the deed: 1 Evidence of ownership (recorded deed, tax bill, etc.) 2. Social Security Number (all owners on the deed) 3. Permanent residency proof (Alien Registration Card), if not a US Citizen

In addition, please bring the following items which apply to you:

1. Florida drivers license
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4. Declaration of Domicile (if you do not drive)
5. Death certificate, if applicable, for widow(er)'s exemption.
6. Veterans Disability Letter, if applicable

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The Mail Bag

Continued from page 6
Community

Community, as defined by Webster, is "a building or a club in which recreational and cultural activities may be pursued by the residents."

This is true here in Century Village, but it is also much more. We are a people in a tight knit group that are united by the desire to have a good life here in our senior years. It is an attitude that many of us have to work for the good of all and we see that over and over.

When Haskell Morin picks up the litter almost daily, he is contributing to the community in a way that is pleasing to all of us and if you see him make sure you thank him.

People who pick up litter that is blowing around their building fit into this same category. They are caring for the people's good.

People who throw their litter onto the floor of the auditorium or any place else are not working for the good of our community. It is as if they are throwing their litter on our own living room floor and they should be ashamed of themselves.

People who spit on the new

rug in the card room are despicable and nothing further should have to be said

Those of us that come to meetings and in an orderly fashion, ask or answer questions should be heard and we hope they are concerned about the overall good of the community.

All the volunteers that give their time to UCO are upholding the community in ways that are beyond our imagining. They give time and just plain hard work to try to make things easier for the rest of us.

We are all different with different personalities but if we are kind, tolerant and pleasant this community will continue to thrive and stay the wonderful place that it now is.

Mollie Marshall

Certificate of Approval

On a number of occasions, the *UCO Reporter* printed, more than once in each issue, the following: "**Attention Building Officers**—No person should be permitted to occupy a unit without a 'Certificate of Approval' per Florida Statute #718—Investigation Committee."

Although I agree that potential buyers of condominium

units in Century Village should have background checks, with limitations. I could not find the State of Florida Statute that coincides with UCO's very specific requirements. My detailed letter to UCO's President, Vivian Walsh, was answered; however, her response was an interpreted segment taken from a section of Florida statutes that is remote from not only UCO's very firm requirements, but also of our Declaration of Condominium and Bylaws.

In the December 2003 *UCO Reporter*, David Frankel of Investigations is very specific in his article on Page 4, in which he makes it exceedingly clear as to what UCO requires and all of what he says is under two headings that read "Chapter 718."

Unless these UCO spelled-out regulations and requirements can be taken from specific sections of the General Laws of the State of Florida, under Chapter 718, then I would suggest that UCO's requirements under the title "Chapter 718" is misleading and intimidating.

If UCO has created its own rules and regulations, those that are acceptable to the As-

sociations — that is all right, as stringent and constrictive as they may be. However, to impose and force such rules and regulations and requirements under the guise of State Law is not all right. UCO, through their contributing writers, can suggest to the Associations a number of things, involving investigations, but they cannot instill fear upon Associations' Officers that laws will be broken if they don't conform to UCO's concrete instructions.

Once again, there is certainly nothing wrong with providing a certain type of investigation to reasonably assure Association unit owners that their new neighbor is and has been an upstanding citizen and is currently financially sound. But, the Associations, governed under Florida law and their own condominium documents, have their own options — investigate or not is solely up to them to decide. I certainly do not think that it is appropriate to hide behind a State Law if there is, in fact, no Florida state law replicating UCO's very specific and detailed orders.

If the individual Associations fully, or partly, agree

Wish I Said That

By John Saponaro




"For like J.K. Rowling or Oprah Winfrey and her book club, Martha Stewart, accidentally or on purpose, stumbled upon something missing from pop culture and supplied it. Children want to read something darker and scarier than the earnest, 'educational' literature written for them these days — hence the *Harry Potter* phenomenon. Adults want to read something that speaks to them more deeply than airport romance novels, but don't know what — and that's why Oprah's recommendation has just turned *East of Eden*, an almost forgotten John Steinbeck novel, into a runaway bestseller."

Anne Applebaum

with UCO's specific requirements for investigations, then UCO does not have to bolster and reinforce what they're asserting by referring to a phantom section of Chapter 718.

If UCO is suggesting the precise procedures that they wrote, that's okay...then drop all references to Chapter 718.

Edward J. Ross
President, Oxford 100

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<p>Upper Cor 1 bed 1 ba</p> <p>Coventry E - absolutely gorgeous 39,000 Windsor C - beauty/waterview 58,900 Sussex A - Mr. Clean lives here 35,000 Windsor C - pristine/furnished 49,900 Bedford I - waterview/pretty 37,000 Windsor B - waterview/furnished 35,000 Easthampton B - furn/gardenview 28,500 Ground FI Cor 1 bed/1.5 ba</p> <p>Norwich O - pretty/come see!!! 35,000 Coventry E - unfurn/upgrade/new AC 35,000 Andover G - enclosed patio/ceramic tile 42,500 Cambridge G - nr pool/quiet/tile/upgrade 40,000 Windsor M - near pool/dollhouse 35,000 Ground FI 1 bed/1.5 ba</p> <p>Hastings E - near Fitness Center/furn 35,000 Norwich A - furnished/tiled 29,900</p>			



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It's the Law

By Sachs, Sax and Klein

Selling Your Home: "As-Is" and the Duty to Disclose

Most sellers of residential real property in Florida, and their brokers, know that the seller has a duty to disclose "hidden defects" to the buyer. Many sellers, and their brokers, believe that they can avoid this duty by putting an "as-is" clause in the contract. Typically, an "as-is" clause means that the seller makes no representation or warranty about the condition of the property, and the buyer has the responsibility to conduct any and all inspections. At least one seller and his broker have learned the hard way that it is not so simple to keep "hidden defects" concealed.

The buyers sought to purchase a used condominium unit on the west coast of Florida. They signed a standard real estate contract which contained an addendum which had the effect of making the contract an "as-is" contract. The sellers and their brokers failed to disclose certain structural and other non-cosmetic defects — even failing to disclose that there was a potential twenty-four thousand (\$24,000) dollar assessment per unit for alleged defects in the common elements. After the buyers closed the purchase and took possession, the buyers discovered the real condition of the condominium, and sought to cancel the purchase with the sellers. They also sought to recover damages from the broker. The broker defended by saying that the "as-is" clause in the contract addendum relieved any party on the seller's side of the transaction from the responsibility of disclosing "hidden defects." Rather, the buyers had an opportunity to inspect, and the buyers are bound by the result of their own inspection.

The trial court agreed with the broker, and the matter was appealed to the Second District Court of Appeal in the case of *Syvud v Re/Max*. The District Court of Appeal reversed the ruling of the trial court, and sent the case back for further proceedings. The court found that an "as-is" clause in a contract for sale of residential property in Florida does not relieve the seller and the broker from a duty to disclose "hidden defects" in the property which are not readily observable and

are not known to the buyer. This is true even if the buyer conducts an inspection of the property himself.

An interesting sideline to

the case is an argument by the broker that it is possible for a buyer of property to specifically waive seller's duty to disclose "hidden defects."

The Appeal Court did not rule on that issue, because under the facts of this case there was no specific waiver of hidden defects, only an "as-is" con-

tract. The question of whether a buyer in Florida can waive the seller's duty to disclose will have to be decided another day.



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UCO Bills

Reference is made to the President's message published in the December issue of the *UCO Reporter*.

The statement is made "that it was necessary to pay bills to the transportation company that had not been paid for six months. The new administration had to take care of these bills." This is not the whole story My administration did not just not pay those bills. I thought then and I think now, that Community Transit was not entitled to all that money and I withheld payment.

After I left the Presidency, bills in the amount of more than \$83,000 were paid without prior OK by the Executive Board and the Delegate Assembly. Many months later, at my insistence, these payment were finally, post-factum, ratified.

I was not invited to participate in the discussions, which led to the payments, nor was my input sought, although it was I who signed the contract with Community Transit

I am also surprised that our auditors did not take up this gross disregard of our Bylaws and did not mention it in their financial statement. Prior approval for all payments over \$1,000 was our custom. This should set the record straight in this matter I had no intention to bring this up but the way in which it was related required clarification

As to Mr. Salvo's "owning an apartment but does not live in the Village," this is neither here nor there. As an owner and UCO Member, he is entitled to participate in all discussions.

Kurt Weiss

The Man in the Glass

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

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

Some people might think you're a straight shooting chum
And call you a wonderful guy,
But the man in the glass says you're only a bum,
If you can't look him straight in the eye

He's the fellow to please — never mind all the rest —
For he's with you all thru to the end,
And you passed the most difficult test —
If the guy in the glass is your friend.

You may fool the whole world, down the pathway of years,
And get pats on the back as you pass —
But the final reward will be heartache and tears
If you cheated the man in the glass.

Anonymous



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

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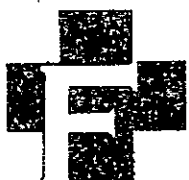
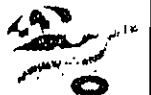
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Recreational Activities




Petanque

by Mariette

We are back for the season, playing petanque every Friday at 8:45 am for a start at 9:00 am. You are invited to join us, try the game and see if you like it. The goal is to have fun. The courts are located in Somerset by the tennis courts.

See you there. *Mariette*
687-5613



Snorkeling

Pat Izzo

You turn around and find that summer is nearly over. It's time to plan another return trip to Florida.

The trip to Florida was uneventful and here we are at the start of another season.

I must regress somewhat to bring you up to date on our activities

The club had scheduled a trip to Roatan, which was scrubbed for lack of subscribers. We then chose another destination that did not require a minimum number of people. Our new destination was Abaco, an island of the Bahamas. It turned out to be an excellent snorkeling location and everyone had a wonderful time.

The Century Village Snorkel Club now only meets on the third Friday of the month and at the suggestion of our President Georgette Lachance. It seems that there is not enough activity to warrant two meets a month as has been our custom.

At our meeting in November, after the usual proceedings, a period of discussion took place covering some future activities took place and dates were set for our annual picnic and dinner dance

A committee was appointed to formulate plans for future trips and activities. The committee is headed by me and includes Ray Cooke, Rosemary Crieckies and Katy Odardo. As of this writing, this committee has not yet met, therefore we have nothing to report. However, you will be informed of later reports.

For the benefit of any and all new members, it was announced that Josie Wayner is

still available to give snorkeling lessons. So if you would like to learn snorkeling, you can contact Josie at 684-2649.

See you by the sea. *Pat Izzo*, 683-1106



Bowling

Robert Fogelman

The score of the two teams is one game apiece. The end of the third game is drawing to a close with the score tied — the players on each team are ready for the tenth and final frame. The tension mounts with each throw of the bowling ball. A strike or spare is the critical way to win the game. Which players are on the mark? Which player(s) are tired and which player(s) are above or below their average? The final score is...?

If you want to know which team won, come to our Thursday bowling league at 1:00 pm at Verdes Tropicana Bowling on Belvedere Road opposite the Palm Beach Airport. We have 18 teams in competition and the second half of the season is right around the corner. New and "old" bowlers should contact Sam Rosen at 478-3079 to join us.

Some (?) of our bowlers seem to improve as the weeks roll by. A few of the high scorers are:

- Men**
- 234 — Gene Cornerow
 - 217 — Sam Gross
 - 216 — Bob Harris
 - 208 — Sid Sherman
- Women**
- 200 — Mary Arotzky
 - 189 — Arlene Siegel
 - 184 — Jean Krebs
 - 182 — Martha Piazza

I can assure you that 90% of our bowlers are much below the above scores. So, "c'mon down" and join in the fun and camaraderie.



Sailing

Arlene Schwartz

Our fun races have been well attended this year; most of our sailors have returned and are ready to start our official racing season on Tuesday, January 6, 2004. There is a sign up sheet on the bulletin board at the dock for all interested racers.

A meeting was held on November 14. Nominations

of Officers for the coming year was held.

- President — Artie Teitelbaum
- First Vice-President — Ron Helms
- Second Vice-President — Ray Cook
- Secretary — Shirley Mindel
- Treasurer — Sam Berest

Final nominations and election of officers will be held on Friday, December 12.

There is still time to make reservations for our annual "Installation of Officers" dinner dance on March 17. Call Lou Augenblick at 686-3631 for your reservation and Evelyn Mintz at 478-3198 for table arrangements. This is a most enjoyable evening, not to be missed.

We wish you all a Happy Chanukah, Merry Christmas and a Healthy, Happy, Peaceful New Year.

See you at the dock!



Men's Golf

Phil Dreiss

A great big "Thank You" to Dan Grubstein for his un-

solicited help in extricating me from a deep hazard caused by a PGA official.

The Club and the Back-Niners have lost a long time member, Irv Libman. He and I frequently talked at length about our cruising experiences. May he rest in peace.

The eagerly awaited annual Presidents Cup competition will be with us shortly, followed by our luncheon at which the trophies are distributed. The qualifying and subsequent head-to-head competitions are always exciting, no matter whether the "flight" in which they take place or among the Back-Niner members. The jockeying for handicaps is now in full swing.

Men interested in joining Century Village Men's Golf Club are always welcome. Give our Membership Chairman, Arnie Edelstein, a call at 712-4666 if you are interested. Membership includes a guaranteed tee time at the Friday tournaments, refreshments at the meetings and for each Friday tournament an opportunity "to foster and promote good fellowship and interest

in the game of golf" (Article II of the Club bylaws)

Elections held at the December 2 Club meeting resulted in the following slate of officers for the 2003-04 golf year: President, Maynard Greenblat; Vice President, Harry Lindacher; Treasurer, Gerry Epstein; Secretary, Irving Young. A round of applause, please, for our Officers.

As we begin a new golf year, I would like to take this opportunity to point out the very fine, but mostly unappreciated, manner in which Harry Lindacher labors with the Friday tournament scheduling of tee times. Thanks, Harry, for a job well done under very difficult conditions!

May your New Year be filled with enjoyable rounds of golf, many good scores, an occasional good score or shot and the health to appreciate them.

Continued on page 37

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Don Amter As I See It

Continued from page 28

In English, that meant salt and tobacco. These were state monopolies, I was told.

When I first went back to visit 20 years ago, I brought gifts like I was the great American sugar-daddy. I found, to my great surprise, they had everything I brought! There were a number of other culture shocks. The northern Italians, close as they are to the rest of Europe (Trieste is one of the gateways), the population is nothing like the stereotype we have of Italians. That's because most Italian immigrants of the past years came from the poverty-stricken south of Italy might remind us of actors Al Pacino or Robert DeNiro

This is not the case in northern Italy, where many are tall, thin, with pale complexions, some have blonde hair and blue eyes, as you might expect to see in the rest of Europe. In fact, in one tiny electronics store, the two proprietors were young, well-muscled women. We found out they were on the national soccer team!

Electronics? They are as up-to-date as we are, loaded with electronic and computer stuff and use it to know what is going on all over the world.

When we went there some years ago, the boys begged for blue jeans. Now stores are loaded with tee-shirts, jeans and Adidas.

We found they are up-to-date in other ways as well. Their airports, no longer rickety, are now as modern as ours, all gleaming metal, glass doors, escalators, totally efficient. Their trains — sleek bullet trains — glide along as if on air. They are light-years ahead of ours. The doors open and close automatically; you don't have to wrestle with them. The announcement system in the cars is as clear as hi-fi.

They are modern in other ways as well. They have all the basic social services, that we have including medical care. Workers can retire after 50 years with full pensions.

Don't be misled by the medieval look. Italy has a tradition of preserving their architectural past in the same way that the Greek and Roman ruins are preserved. That is why you see little obvious change. They like it that way. What would be the value of Venice, for instance, if everything was modernized a la New York?

Trieste is different. It was built up much later, late 1800s and the buildings have the gray granite look of German or Austrian cities. Except in the outskirts where some taller more modern looking houses have been built. However, in the middle of town, all structures have the same gray look — except for one shining silvery facade. That was pointed out as the ugliest building in Trieste!

Here's another surprise. Previously the dollar was eagerly welcomed. No longer. You can't even use the dollar. The Italian monetary system is hooked up with the rest of European currency — called the "Euro" — and its worth more than the dollar.

We were walking in a piazza in downtown Trieste, and I noticed some banners fluttering from some windows. All with the same colors and "pace" written across them. I asked what pace meant. I was told it is pronounced "pache," which means peace.

It seems the majority of Italy is against the war in Iraq, between 60 and 80 percent. You would not know it from the coverage in the press, controlled by their president Berlusconi, who is a media magnate. He knew nothing about politics but bought himself some experts and paid a bundle to build himself a political organization. Because of the chaotic condition of their politics (the major parties were all tainted by scandal and the left parties disintegrated with the end of the Soviet Union), Berlusconi was able to win, even though he was under investigation for financial and other crimes.

We found out that billionaire Berlusconi has a posh estate right next to the billionaire mayor of New York City on some island.

Welcome, Italy, to the modern world!

Early Morning

A cloud above a mountain top
Ethereally drifting,
Sadly faced the Rising Sun
Who threatened it with
lifting
And said, in accents lyrical,
"Your motives, while
empirical,
from point of view that I
hold to.
Are really quite despicable."
Henry Grossman

Suggestion for Emergencies

An ever-present fear by those living alone is to suffer a disabling injury at home and being unable to reach a phone.

Consider buying a light-weight portable telephone which may be carried about in a large pocket. In an emergency, pressing the "O" for the operator, or dialing 911, would quickly bring help.

Be sure to leave a set of keys with someone (or two) in your building.

For quick reference tape a list of phone numbers of friends and neighbors on the back of the phone.

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Potted Philosophy

Love is grand, divorce is a hundred grand

I am in shape Round is a shape.

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

Never be afraid to try something new Remember, amateurs built the ark, professionals built the Titanic

Conscience is what hurts when everything else feels so good.

Talk is cheap because supply exceeds demand.

Even if you are on the right track, you'll get run over if you just sit there.

An optimist thinks that this is the best possible world A pessimist fears that this is true.

There will always be death and taxes; however, death doesn't get worse every year

In just two days, tomorrow will be yesterday.

Dijon vu — the same mustard as before

I am a nutritional overachiever

I am having an out of money experience

I plan on living forever
So far, so good

why

having an in-house Rehabilitation Center should matter to hip and knee replacement patients.

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WEST PALM BCH (Feb 11 • 1:00 pm)
WPB Days Inn, 6255 Okeechobee Blvd

LAKE WORTH (Feb 11 • 3:30 pm)
WPB Gulf Stream Hotel, 1 Lake Ave

DEERFIELD BCH (Feb 12 • 10:00 am)
Le Club Activities Center- Century Village

BOCA RATON (Feb 12 • 2:00 pm)
West Boca Med Center, Boca Hamptons
9070 Kimberley Blvd #23

TAMARAC (Feb 13 • 10:00 am)
Tamarac Comm. Ctr, 8601 W. Commercial

PEMBROKE PINES (Feb 13 • 1:00 pm)
Century Pines Jewish Center- Cent Vige

FT. LAUDERDALE (Feb 13 • 4:00 pm)
Beach Comm. Center - 3351 NE 33rd Ave



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On November 25, 2003, the Ladies' Golf Club at Turtle Bay met for their usual monthly meeting.

The meeting was called to order by our President Rhoda Weber. She welcomed back many snowbirds and introduced two speakers as an added surprise.

Representatives from Physicians Choice Home Health Services and Darcy Hall gave a brief lecture regarding their services. They also very generously sponsored a delicious hot and cold buffet that was enjoyed by all.

Plans were once again announced for our upcoming luncheon on January 6, 2004 to award trophies earned in 2003. This affair will be chaired by Audrey Silverstein and Sandy Diamond. It will be held at the Crown Plaza Hotel. They always do such a fine job.

Everyone was reminded to bring an unwrapped toy. They will be distributed to abused children by Carolyn Cohn and her committee.

We were also told to expect some fine entertainment and be awarded many door prizes — "this might be my year?"

Because of the holidays in December, our regular meeting will be cancelled due to the expected absence of many players. However, there will be golf as usual, for those who wish to play.

Before the meeting was adjourned, Elena Bennett and Carol Anson tabulated the scores for the Captain's Choice and announced:

First Place: D. Stoll, B. Cornish, B. Klein, D. Gounaris.

Second Place: D. Rogers, I. Lipson, G. Weiss, M. English.

Third Place: E. Auster, K. Anson, E. Marks, M. Carter.

I believe a sigh of relief came to many people when Elena Bennett asked for any new volunteers to run for office. There were none. So next year, the Officers will remain the same: Rhoda Weber, President; Donna Gounaris, Vice President; Jan Derian, Secretary and Shirley Seidman, Treasurer. "You lucky people!"

So Happy Holidays and Healthy New Year to all!

Anyone interested in joining our Ladies' Golf Club, please call Renee Kreisworth at 561-471-8856. We'd love to hear from you!

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 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. Info and discuss topics for seniors, interesting speakers; bring friends. 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. Marilyn 478-3739.

Brooklyn USA: Meets 2nd Wed, 3:00 pm, in Party Room of Clubhouse. This season's events: Jan 20, *She Loves Me* at the Lake Worth Playhouse, dinner, show, trans; Feb 12-14, 3 day 2 nite trip to Ft. Myers, then on to Naples, hotel, 2 dinner shows, 2 breakfasts, 1 lunch, guided tours; Mar 28, annual lunch at the Crowne Plaza. Justin 478-0900, Rose 683-1564.

Canasta Club: Meets Tue, 1:00-4:00 pm, in the Canasta Room on the far right in the Main Clubhouse. Lee 640-9506.

Century Village Computer Club of WPB: For residents only, meets 1st and 3rd Thu at 2:30 pm in Party Room of Clubhouse. Howie 683-1971, Ken 712-9973, Len 471-9261, Roberta 712-0259 from 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 697-9688.

Hastings Cue Club

By Al Weiskopf

Relax! Enjoy! Have some recreation and fellowship with us at the Hastings Center Billiard Room every day between 9:00 am and 12:00 noon.

Tournaments are in the planning stage. New members are welcome. Happy birthday to Bernie Damashek and Peter Gentile. Next meeting is on December 26, 2003 at 10:00 am in the upstairs club room. Call Bill at 684-1885.

Century Village Stained Glass Club: Learn how to do stained glass. Lessons are free after initial investment for tools and supplies. Meets Mon 1:00 to 4:00 pm. Space is limited. Irwin 242-9160, Theo 689-7306.

Centwest Fishing Club: 1st meet Jan 7 Class Room A, 3:00-5:00 pm. All meets 1st Wed. Ed 616-3753, Ira 697-5736

Cong. Aitz Chaim: Services held daily 8:00 am, Sun thru Thu 8:00 am and 5.30 pm and Fri one hour before sundown. For more info, call the synagogue 686-5055.

Cong. Anshei Sholom Sisterhood minilunch 3rd Tue; men's club breakfast meet 2nd Sun, Dec 31, New Year's Eve party; Feb 15, 2:00 pm, *From Shtetel to Broadway*; BBQs on Jul 4 and Labor Day. We are looking for theatrical talent. Rae 478-3221, Esther 688-2371

Deborah Hospital Foundation: Meets 2nd Mon, every other month, 12:30 pm, at Wachovia. Upcoming events: Jan 31, Shower of Stars. Bea 688-9478, Claire 684-5659, Marge 287-3991.

Duplicate Bridge Club: Duplicate bridge plays Mon at 7:00 pm starting Oct 13 and Wed at 1:00 pm starting Oct 15 in the Hastings Clubhouse Party bridge plays Fri at 1:00 pm starting Oct 17 in the Main Clubhouse. Come at least 15 min before games. Sadie 689-2856, Mimi 697-2710. Mimi teaches bridge classes starting in Dec at the Main Clubhouse. meet at 9:00-11:00 am Thu (intermediates) and Fri (beginners); contact Judy in the Class Office

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: Chalk up your cue stick and get ready for a new season of competition on the 2nd floor of the Hastings Fitness Center, 9:00 am to 12.00 noon. Thanks again to John Rubin for donating trophies to winners of the nine-ball tournament last season in memory of Bernie Klein and Dave Forman. Bill 684-1885.

Holocaust Survivors of the Palm Beaches: Meets 2nd Wed at Jewish Community Center in the Gruber Hall. Mar 21, Purim Party. 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 Sun in the Clubhouse, Class Room C, 3.00-5:00 pm Madeline 686-0014, Pat 640-0132

Italian-American Culture Club: 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).

Jewish Braille Institute of America: On the 1st Thu, CV will have a books on tape discussion for the visually impaired w/free audiobooks Linda 561-238-0262; ask for JBI Low-Vision Book Discussion Group.

Judith Epstein Chapter of Hadassah: Meets 3rd Wed, 1:00 pm, at Cong. Anshei Sholom: Jan 18-27, Caribbean Cruise. Lisa 640-9193.

Mind Spa Discussion Group: Meets 2nd and 4th Thu, 3:00 pm, from Dec 18 thru Apr 2004, in the Clubhouse, Class Room B, starting Jan 8 and continuing into Apr. Allan 687-3602.

Na'amat USA (Pioneer Women): Meets 4th Tue, 1.00 pm, for mini-lunch. Guests welcome. Marcia 640-4258, Ruth 686-0891.

National Association of Current and Retired Federal Employees, Chapter 159: Meets 3rd Fri at Wachovia, 1:00 pm. All federal employees are welcome to learn how to protect their rights. Sam 687-0228, Don dontootn@wmconnect.com

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 640-4026.

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

Queens New York Club: Meets 4th Mon at Wachovia, 9 00 am: Jan 4, *Giys & Dolls*, Feb 15, *Brazilian Tropicana*; Mar 14, *Fiddler on the Roof*; Apr 18, *The Best Little Whorehouse in Texas*. Harriet 684-9712, Pauline 689-6021.

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

Rishona Chapter of Amit: For info call 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. Herb 684-9660.

Women of Wellington: Jan 13-14, trip to St. Petersburg/Tampa area, bus to Baywalk, tour FL Craftsman Gallery, Mila Gros Soap Gallery, Dali Museum, welcome reception at inn, 3 hour/3 course on Starlight Dinner Cruise, o'night accommodations inc. Day 2: Victorian Belleview Biltmore Hotel tour w/lunch incl., Henry Plant's Turn of

Arts and Entertainment

Irv Rikon



Unwrap the Holidays! Dunk the teabag or pop the cork to celebrate Chanukah! Christmas! The New Year! And if winter comes, can Valentine's Day be far behind? Anyway, 'tis the Season. Enjoy! Outside the gates, here's what's happening!

Theater
Cuillo Center for the Arts (West Palm Beach) is still hosting Kate Mulgrew as Katharine Hepburn in *Tea at Five* by Matthew Lombardo. Here is one of a number of plays to come our way this young season which purport to tell the story of a stage or screen celebrity. Kate Mulgrew is a quite remarkable likeness of Kate Hepburn, her performance well worth seeing. Less successful is the playscript, which fails to get beneath the subject's skin. Closing date is January 25.
Bob Carter's Actor's Rep Company (upstairs or use the elevator in the Cuillo Centre) has *Loquacious and Bodacious The Life and Times of Zora Neale Hurston*, starring Betty Waldron. I've not yet received notice on the closing date (telephone 835-9226 for information and reservations on both venues).

Dramaworks (West Palm Beach) offers *The Dresser*, Robert Harwood's tale of an aging actor-manager and his man-servant. Although Harwood is not a common household name, he did write the Oscar-winning screenplay of *The Pianist*. Several local favorites can be seen in this production. Previews from December 16. The formal run is December 19-January 18 (602-2572).

In **The Royal Poinciana Playhouse** (Palm Beach) the **Broadway in Palm Beach** series presents *The Tale of the Allergist's Wife*, Charles Busch's comedy of manners. It closes December 21. The same team brings Cole Porter's *Kiss Me Kate* to the **Kravis Center** (West Palm Beach) January 6-11. If you've never seen this show-within-a-show, it's a joy. *The Taming of the Shrew* is performed onstage by bickering husband and wife co-stars whose private lives mirror Shakespeare's

comedy. Arguably the best musical of Cole Porter's later years, this presentation is the much acclaimed recent revival (1-800-520-2324). Also at the Royal Poinciana Playhouse, Ron Sabella presents *Stars of Palm Beach*, a song-and-dance revue. One night only (830-0020).

The Caldwell Theatre Company (Boca Raton) celebrates New Year's Eve early with a generous sampling from the Jerry Herman songbook entitled *Showtune*. A delightful cast performs, but Hurry! It closes December 21. Ushered in December 31 is

Déjà Vu, which the publicist describes as a "Hilarious comedy by Bricaire and Lasaygues and adapted by John Mac-Nicholas about a family of politicians and brave military men. Misconceptions and scandals will leave you rolling in the aisle with non-stop laughter." Closing date is February 15. Lisa Bansavage, sensational last season as both Maria Callas and Isadora Duncan, returns as *Isadora, American Legend*, for one night, February 9 (1-877-245-7432).

The Atlantis Playhouse (Atlantis) showcases the music of Barry Manilow. *I Write the Songs* can be heard until January 25. It's followed by *Meet Me at the Pitkin*. Atlantis Playhouse producer Barry Waldman is the author. Viewing dates are February 11-March 28 (304-3212).

Florida Stage (Manalapan) has Jeffrey Hatcher's *Mercy of a Storm*, a show that

takes place on New Year's Eve. In the publicist's very own words: "1945. Champagne, a snowstorm and a secret tryst in the country club's pool house. In the hours before midnight, the soon-to-be-divorced George and Zanovia Holmburg grapple with the emotions that brought them together and the class differences that are driving them apart. A funny, wise drama that explores the world of what could be if life and love weren't so complex." All that champagne pours through January 18. *The Drawer Boy* by Michael Healey is next up. Again, the inimitable publicist: "Life on a farm is a harvest of humor and humanity as two middle-aged farmers, Morgan and Angus, have the routine of their lives disrupted when a young actor comes to live with them." The publicist doesn't say what happens to the farmer's daughter (585-3433).

Others. **Lake Worth Playhouse** (Lake Worth), *She Loves Me*, January 9-25 (586-6410). **Delray Beach Playhouse** (Delray Beach), Ray Cooney's comedy *Run for Your Wife*, January 30-February 15. On Mondays and Tuesdays, this theater features *Musical Memories. Broadway to Hollywood* plays on December 22; *The Big Apple* gets juicy February 9, 10 and 16 (272-1281). The 20th Anniversary Tour of *Forbidden Broadway* is at The Kravis Center December 22-January 4. (Rinker Playhouse).

Music and Dance
Palm Beach Opera has that most tuneful of operas, Bizet's *Carmen* January 23-26 (833-7888). Under the **Regional Arts Concerts** series banner comes Michael Tilson Thomas Conducting The New World Symphony January 14, The Moscow State Radio Symphony and

Continued on page 39

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Arts and Entertainment

Continued from page 38

Chorus January 27 and The Russian National Orchestra January 28 (835-4141). **Ballet Florida** performs Tchaikovsky's *The Nutcracker* December 22-28 and returns January 30-31 to dance four short ballets (659-2000). **Miami City Ballet** presents a *Balanchine Centennial Celebration* January 16-18 (1-877-929-7010). **Bob Lappin and the Palm Beach Pops** get in a Summertime mood presenting *An Evening of George Gershwin with a Special Tribute to Porgy and Bess* January 3-4 (659-7237).

All the above are at The Kravis Center, West Palm Beach. **The Greater Palm Beach Symphony** is back, offering a series of good programs at various venues. *From Moscow with Love* is the title of a concert that includes the Tchaikovsky first piano concerto and the Moussoorgsky/Ravel Pictures at an Exhibition. It's at the **Rosarian Academy Theater** (West Palm Beach) (655-2657). The Symphony is honoring Florida Philharmonic ticket holders. **The Duncan Theatre** (Palm Beach Community College, Lake Worth) houses the Duquesne University Tamuritzans January 9, the Massenkov Russian Folk Festival January 17, the Glenn Miller Orchestra January 20 and the Lily Cai Chinese Dance Company January 23 (868-3309).

Museums

In my undergraduate days in college, I once had a professor who, when his class failed to understand what he was trying to explain, lamented, "I don't know. Maybe it's me. Maybe it's me." I feel something like that when looking at two current exhibitions at **The Norton Gallery of Art** (West Palm Beach) *Crosscurrents at Century's End: Selections from the Neuberger Berman Art Collection* is one. I appreciate the fact Neuberger Berman made considerable amounts of money in Wall Street. But my gosh! The Firm's taste in Art! Is it art when the main wall hanging is a blown-up photo of an open mouth with the teeth inside wearing braces? I don't know. Maybe it's me. But I don't think so. I think that as art, it's ugly, unless of course one is a dentist. Anyway, this particular exhibition closes December 28 and I never was an Andy Warhol fan. Viewing a painting of a box of

Brillo pads does not turn me on. Yet in the *Minimal to the Max* exhibition: *The Brownstone Collection from the Museum's Permanent Collection*. I reached the conclusion that the portrait of Brillo held greater interest than most of the other things on display. But then again, maybe it's me. For the record, I do like Miro and Klee and Mondrian and, in this exhibition I like Jesus Raphael Soto's *Vibrating Blacks* Perhaps one out of 40 some-odd isn't so bad. More pleasurable is *Hollywood Glamour Photography: Ruth Harriet Louise at MGM*. Greta Garbo and Joan Crawford and an array of other stars and lesser-knowns were surely lovely and handsome in pictures. A lot more satisfying then eyeballing a box of soap pads! Through February 1 (832-5196). Sorry I didn't have a chance to tell you about *Places of the Spirit: Sacred Sites of the Adirondacks at The Society of the Four Arts* (Palm Beach). The New York State churches and synagogues were arresting and restful. The Society's forthcoming exhibition is extraordinary. *Becoming A Nation. America from the Diplomatic Reception Rooms, U.S. Department of State*, in the publicist's words, "provides an opportunity to explore America's history in the decades preceding and following the American Revolution, when the country was evolving from independent colonies to a unified nation. Drawn from the diplomatic reception rooms in the U.S. Department of State in Washington, D.C., the exhibition features paintings by John Singleton Copley and Gilbert

Stuart, silverware by Paul Revere and Myer Myers, exquisite examples of baroque, rococo and neoclassical furniture from Boston, Newport, Philadelphia and New York." Personal possessions of the Founding Fathers will be displayed. "This exhibition has never traveled before and will probably never travel again." The dates are January 3-February 8. This season's *Speaker Series* begins with General Tommy Franks discussing *Afghanistan, Baghdad and Beyond* January 6; actor Michael York January 13; Timothy Ferris on *The Future of Space Exploration* January 20 and Walter Isaacson on Benjamin Franklin January 27. There are also several concert series and motion pictures to enjoy. Check it out (655-7226)!

Organization News

Continued from page 37

Century Tampa Bay Hotel Museum Tour; Feb 5, Pompano Harness Race Track w/ dinner buffet and box seat; Mar 17, Naples Dinner Theater, *Gigi* w/grand buffet lunch, Miramar Outlet Mall w/discount coupons. Marjorie 687-3991, Lenore 683-4166.

Women's American ORT, WPB Chapter: Meets 2nd Tue (starting Oct), 12:30 pm, at Cong Anshei Shalom. Anne 686-0991, Elsie 688-0547, Millie 689-7074, Rose 686-8899.

Yiddish Chorus: Meets every Wed, 1:00 pm, in the Music Room, Main Clubhouse, beginning Dec 3. Male singers needed. Sam 687-8425.

Yiddish Class: Meets every Thu beginning Dec 4. Register in Main Clubhouse.

Yiddish Culture: Meets every Tue, 10:00 am, in Clubhouse Auditorium. Programs free to all CV residents: Dec 23, Tova Sara Klezmer; Dec 30, Sheldon Chandler; Jan 6, Cookie Blattman; Jan 13, The Musical Notes; Jan 20, Cantor Irvin Bell. Rebecca 684-4867.

Yiddish Reading Circle: Menke Katz Advanced Reading Circle meets twice monthly in private homes thru Apr. Troim 684-8686.

Yiddish Vinkl: Meets 1st and 3rd Sun, 1:00 pm, in Music Room of Main Clubhouse, beginning Nov 2. Edy 687-4255.

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UCO Balance Sheet and Statement of Revenue and Expenses as of 9/30/03

INDEPENDENT ACCOUNTANTS' COMPILATION REPORT

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

We have compiled the accompanying balance sheet of United Civic Organization, Inc. as of September 30, 2003, and the related statement of revenues and expenses, changes in fund balance and cash flows for the nine months then ended, and the accompanying supplementary information contained in Supplementary Schedules I, II, III, IV and V, which are presented only for supplementary analysis purposes, in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants

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

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

LAMN, KRIELOW, DYTRYCH & CO.
Certified Public Accountants

November 11, 2003

United Civic Organization, Inc.
Balance Sheet
September 30, 2003

	Operating Fund	Reporter Fund	Transportation/Roads, Bridges, and Walkways Fund	Security Fund	Restricted Funds	Eliminations	Total
Assets							
Cash and cash equivalents	\$ 132,798	\$ 1,256	\$ 288,691	\$ 29,311	\$ 78,786	\$ -	\$ 529,842
Investments	-	-	495,000	-	85,000	-	580,000
Accounts receivable	-	-	-	3,505	300	-	3,805
Prepaid funds administrative fees	375	-	-	-	1,125	-	1,500
Prepaid income taxes	8,945	-	-	-	-	-	8,945
Inventory	-	-	-	14,340	-	-	14,340
Land, property and equipment, net of accumulated depreciation	109,182	290	-	50,466	-	-	160,338
Utility deposits	555	-	-	4,823	-	-	4,950
Due from other funds	2,305	-	50,000	-	-	(87,200)	-
Total assets	\$ 280,161	\$ 1,546	\$ 833,691	\$ 102,047	\$ 165,211	\$ (87,200)	\$ 1,305,356
Liabilities							
Accounts payable	\$ 1,032	\$ 1,753	\$ 8,514	\$ 84,356	\$ -	\$ -	\$ 95,655
Accrued interest on notes payable	1,803	-	-	-	-	-	1,803
Unearned funds administrative fees	19,616	-	-	-	43,229	-	62,845
Unearned funds administrative fees	1,500	-	-	-	-	-	1,500
Due to other funds	-	16,638	7,751	62,917	-	(87,306)	-
Notes payable	184,355	-	-	-	-	-	184,355
Total liabilities	216,306	18,391	16,265	147,273	43,229	(87,306)	316,378
Fund balance (deficit)							
Appropriated	95,796	-	817,426	-	119,982	-	1,033,204
Unappropriated	(152,861)	(16,845)	-	(65,426)	-	-	(82,232)
Total fund balance (deficit)	75,835	(16,845)	817,426	(65,426)	119,982	-	950,972
Total liabilities and fund balance	\$ 280,161	\$ 1,546	\$ 833,691	\$ 102,047	\$ 165,211	\$ (87,200)	\$ 1,305,356

United Civic Organization, Inc.
Statement of Revenue and Expenses
For the nine months ended September 30, 2003

	Operating Fund	Reporter Fund	Transportation/Roads, Bridges, and Walkways Fund	Security Fund	Restricted Funds	Eliminations	Total
Revenues							
Member dues/assessments	\$ 28,993	\$ -	\$ 848,233	\$ 641,374	\$ 1,076,375	\$ -	\$ 2,825,075
Interest and dividends	2,183	68	11,463	164	2,401	-	16,219
Investigation	108,640	-	-	-	-	-	108,640
Advertising	-	42,985	-	-	-	-	42,985
Dues/fees	-	-	1,676	-	-	-	1,676
Funds administrative fees	4,500	-	-	-	(4,500)	-	-
Lunchroom income, net	949	-	-	-	-	-	949
Copy income, net	276	-	-	-	-	-	276
Transponders, net	-	-	-	-	13,215	-	13,215
Gate passes	-	-	-	-	17,877	-	17,877
Bar sales	-	-	-	-	2,955	-	2,955
Total revenues	174,901	43,033	861,171	676,385	1,078,276	(4,500)	2,829,786
Expenses							
Allocable administrative expense	8,585	5,585	8,585	5,585	-	-	34,340
Allocable office staff	9,460	9,460	9,460	9,460	-	-	37,840
Allocable accounting manager	9,244	9,244	9,244	9,244	-	-	36,976
Allocable property manager	11,361	11,361	11,361	11,361	-	-	45,444
Allocable audit expense	3,940	3,940	3,940	3,940	-	-	15,760
Bank charges	317	60	161	11	180	-	679
Recruitment	46,134	-	3,625	-	-	-	49,749
Legal fees	42,133	-	-	-	-	-	42,133
Legal fees -	34,794	-	-	-	-	-	34,794
Depreciation	1,967	234	-	9,713	-	-	11,914
Printing, postage, office	-	19,931	922	-	-	-	20,853
Gifts	-	-	1,713	-	-	-	1,713
Repairs and maintenance	-	-	1,719	-	1,184	-	2,903
Utilities and telephone	-	-	705,564	-	-	-	705,564
Transportation contract	-	-	5,104	-	-	-	5,104
Paving	-	-	753	-	-	-	753
Signs	-	-	-	-	101,423	-	101,423
Ambulance contract	-	-	-	418,544	-	-	418,544
Security contract	-	-	-	870,971	-	-	870,971
Cable contract	-	-	-	44,798	-	-	44,798
Security related expense	-	-	1,646	-	-	-	1,646
Garagehouse expense	-	-	-	-	-	-	-
Transponder expenses	-	-	-	-	25,888	-	25,888
Pump maintenance	-	-	-	-	8,019	-	8,019
Insurance expense	4,304	-	-	-	-	-	4,304
Impignation	284	-	73,341	-	-	-	74,325
Claims and reserves	-	-	-	-	-	-	-
Roads, bridges and walkways	-	-	-	-	-	-	-
Funds administrative fees	1,125	-	-	-	3,333	(4,500)	-
Loss on investment	-	-	3,283	-	-	-	3,283
Loss on disposal of assets	-	-	-	3,063	-	-	3,063
Total expenses	182,117	62,815	836,638	541,745	1,003,600	(4,500)	2,622,114
Excess revenues over (under) expenses	\$ (7,216)	\$ (19,782)	\$ 24,533	\$ 116,640	\$ 74,676	\$ -	\$ 207,666

United Civic Organization, Inc.
Statement of Changes in Fund Balance
For the nine months ended September 30, 2003

	Operating Fund	Reporter Fund	Transportation/Roads, Bridges, and Walkways Fund	Security Fund	Restricted Funds	Total
Fund balance (deficit)						
Appropriated fund balance, January 1, 2003	\$ 190,148	\$ -	\$ 743,516	\$ -	\$ 44,209	\$ 977,873
Excess revenues over expenses	-	-	24,733	-	75,775	100,506
Board designated transfer to unappropriated fund balance	(126,065)	-	-	-	-	(126,065)
Board designated transfer from unappropriated fund balance	31,713	-	48,122	-	-	79,835
Appropriated fund balance, September 30, 2003	95,796	-	817,426	-	119,982	1,033,204
Unappropriated fund balance (deficit), January 1, 2003	(106,597)	2,917	45,177	(180,066)	-	(239,569)
Excess revenues over (under) expenses	(7,216)	(19,782)	0	134,640	-	107,162
Board designated transfer from appropriated fund balance	126,065	-	-	-	-	126,065
Board designated transfer to appropriated fund balance	(11,713)	-	(49,122)	-	-	(60,835)
Unappropriated fund balance (deficit), September 30, 2003	(19,961)	(16,845)	-	(65,426)	-	(82,232)
Accumulated other comprehensive income (loss), January 1, 2003	-	-	(1,120)	-	-	(1,120)
Reclassification adjustment for unrealized losses	-	-	1,120	-	-	1,120
Accumulated other comprehensive income (loss), September 30, 2003	-	-	-	-	-	-
Total fund balance (deficit)	\$ 75,835	\$ (16,845)	\$ 817,426	\$ (65,426)	\$ 119,982	\$ 950,972

United Civic Organization, Inc.
Statement of Cash Flows
For the nine months ended September 30, 2003

	Operating Fund	Reporter Fund	Transportation/Roads, Bridges, and Walkways Fund	Security Fund	Restricted Funds	Eliminations	Total
Operating Activities							
Dues/assessments							
collected from members	\$ 80,941	\$ -	\$ 248,232	\$ 640,394	\$ 1,121,304	\$ -	\$ 2,691,971
Interest and dividends collected	2,183	68	7,637	764	2,401	-	13,053
Cash collected from investigations	108,640	-	-	-	-	-	108,640
Cash collected from reporter ads	-	42,985	-	-	-	-	42,985
Funds administrative fees collected	4,500	-	1,676	-	-	-	6,176
Lunchroom income collected	949	-	-	-	-	(4,500)	-
Cash collected from transponders	-	-	-	-	13,215	-	13,215
Cash collected from gate passes	-	-	-	-	17,877	-	17,877
Cash collected from bar sales	-	-	-	-	2,955	-	2,955
Cash paid to suppliers of goods and services	(187,846)	(60,838)	(930,717)	(480,630)	(1,084,138)	1,900	(2,559,339)
Copy income, net	(276)	-	-	-	-	-	(276)
Income taxes	2,480	-	-	-	-	-	2,480
Net cash provided (used) by operating activities	(10,971)	(17,775)	26,828	104,287	(119,277)	-	333,788
Investing Activities							
Purchase of investments	(50,300)	0	(595,000)	-	(85,000)	-	(730,300)
Redemption of certificate of deposit	50,000	-	190,000	-	-	-	240,000
Redemption of mutual fund	0	-	241,157	-	-	-	241,157
Purchase of property and equipment	(106,634)	-	-	(58,293)	-	-	(164,927)
Net cash used by investing activities	(106,634)	-	(223,843)	(58,293)	(85,000)	-	(473,770)
Financing Activities							
Requirement of new payable	(83,529)	-	-	-	-	-	(83,529)
Interest payments	(225)	1,310	148,291	(148,296)	(76)	-	-
Net cash provided (used) by financing activities	(85,162)	1,310	148,291	(148,296)	(76)	-	(85,162)
Net increase (decrease) in cash and cash equivalents	(182,117)	(16,845)	(58,624)	(12,101)	33,815	-	(235,602)
Cash and cash equivalents, January 1, 2003	316,323	17,721	347,213	41,412	44,971	-	767,640
Cash and cash equivalents, September 30, 2003	\$ 134,206	\$ 1,546	\$ 288,691	\$ 29,311	\$ 78,786	\$ -	\$ 529,842
Reconciliation of excess revenues over (under) expenses to net cash provided (used) by operating activities							
Retained dividends	-	-	(3,626)	-	-	-	(3,626)
Depreciation	1,966	234	-	9,713	-	-	11,913
Loss on investment	-	-	3,283	-	-	-	3,283
Loss on disposal of asset	-	-	-	3,063	-	-	3,063
(Increase) decrease in:							
Accounts receivable	-	-	-	(1,178)	(300)	-	(1,478)
Prepaid funds administrative fees	(375)	-	-	0	(1,125)	1,500	-
Prepaid income taxes	2,480	-	-	-	-	-	2,480
Inventory	0	0	0	(14,340)	-	-	(14,340)
Utility deposits	(555)	-	-	-	-	-	(555)
Increase (decrease) in:							
Accounts payable	(1,252)	1,753	2,433	62,689	0	-	65,583
Accrued interest on notes payable	(5,073)	-	-	-	-	-	(5,073)
Unearned funds administrative fees	19,616	-	-	-	45,229	-	64,845
Unearned funds administrative fees	1,500	-	-	-	-	-	1,500
Net cash provided (used) by operating activities	\$ 10,971	\$ (17,775)	\$ 26,828	\$ 104,287	\$ (119,277)	\$ -	\$ 333,788

Continued on next page

UCO Balance Sheet and Statement of Revenue and Expenses as of 9/30/03

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the nine months ended September 30, 2003

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

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

The Restricted Funds are comprised of the Ambulance Fund, the Cable Fund and the Irrigation 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 real and 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.

Inventory

Inventories consist of transponders for the security gates and are stated at the lower of cost or market determined by the first-in, first-out (FIFO) method.

Member Assessments

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

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

Cash and Cash Equivalents

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

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." Accordingly, the Organization is required to classify its investments in one of three categories: trading, available for sale, or held to maturity. 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's intent is to hold these securities as long-term investments, in order to provide for future cash requirements for replacement expenditures.

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the nine months ended September 30, 2003

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

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/Roads, Bridges and Walkways, and Security funds, and reflected this decision in the 2003 budget. The expenses are paid by the Operating fund, and then allocated to the respective funds by recording an amount due to/from other funds.

Estimates

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

2. INVESTMENTS:

The Organization has classified its investments at September 30, 2003 as held to maturity in accordance with generally accepted accounting principles.

Investments at September 30, 2003 consists of the following:

	<u>Cost</u>
Transportation/Roads, Bridges and Walkways Fund. Certificate of deposit, \$10,000 par value, maturing October 16, 2003, interest at 1.25%	\$ 50,000
Certificate of deposit, \$98,000 par value, maturing April 8, 2004, interest at 1.55%	98,000
Certificate of deposit, \$99,000 par value, maturing May 7, 2008, interest at 3.3%	99,000
Certificate of deposit, \$99,000 par value, maturing May 8, 2008, interest at 3.3%	99,000
Certificate of deposit, \$50,000 par value, maturing August 5, 2005, interest at 2.4%	50,000
Certificate of deposit, \$99,000 par value, maturing June 12, 2006, interest at 2.25%	99,000
Restricted Funds	
Certificate of deposit, \$5,000 par value, maturing October 16, 2003, interest at 1.25%	35,000
Certificate of deposit, \$25,000 par value, maturing October 16, 2003, interest at 1.25%	25,000
Certificate of deposit, \$25,000 par value, maturing October 16, 2003, interest at 1.25%	<u>25,000</u>
	\$ 580,000

3. LAND, PROPERTY AND EQUIPMENT:

Land, property and equipment as of September 30, 2003 consists of the following:

	Operating Fund	Reporter Fund	Security Fund	Total
Building	\$ 95,971	\$ -0-	\$ -0-	\$ 95,971
Furniture and equipment	10,665	4,254	-0-	14,919
Transponder equipment	-0-	-0-	44,907	44,907
Computers	<u>2,529</u>	<u>6,771</u>	<u>15,783</u>	<u>25,083</u>
	109,165	11,025	60,690	180,880
Less accumulated depreciation	<u>(10,647)</u>	<u>(10,735)</u>	<u>(2,824)</u>	<u>(31,206)</u>
	98,518	290	50,866	149,674
Land	<u>10,664</u>	<u>-0-</u>	<u>-0-</u>	<u>10,664</u>
	\$109,182	\$ 290	\$ 50,866	\$160,338

4. APPROPRIATED FUND BALANCE:

Operating Fund: The Board of Directors allocates a portion of surpluses to be used for unanticipated and unbudgeted legal costs as an appropriated fund balance. The net surplus for the investigation activity for the nine months ended September 30, 2003 of \$30,588 has been designated for this purpose, and, accordingly, has been reported as an increase to the appropriated fund balance.

Transportation/Roads, Bridges and Walkways 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 wall way repairs and replacements. In addition, the 2003 budget indicates that current year surpluses are to be allocated to the appropriated fund balance. Accordingly, the net surplus for the nine months ended September 30, 2003 of \$24,733 has been reported as an increase to the appropriated fund balance. Additionally, during the nine month period ended September 30, 2003, the Board transferred \$49,177 from unappropriated fund balance to appropriated fund balance. The Board of Directors has plans to use these appropriated funds within the next eight years.

Restricted Funds: In prior years, the Board of Directors deemed the ambulance, cable and irrigation 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.

Continued on next page

UCO Balance Sheet and Statement of Revenue and Expenses as of 9/30/03

United Civic Organization, Inc.
Notes to Financial Statements
As of and for the nine months ended September 30, 2003

5. SECURITY FUND DEFICIT FUND BALANCE:

At September 30, 2003, the Security Fund reports a deficit fund balance of \$45,426. 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.

6. COMMITMENTS:

The Organization entered into a 5-year contract for transportation services effective July 1, 2001. The contract is subject to annual insurance costs and excess fuel, hours and mileage cost adjustments and annual contract increases of 3%, based on the preceding years' charges to the Organization, 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>

The Organization accepted a renewal agreement for bulk cable services that extends the existing contract to January 1, 2008. The agreement is subject to annual increases not to exceed the Consumer Price Index or 5% (whichever is less). Anticipated bulk cable costs for the year ended December 31, 2003 approximate \$1,253,000, and have been budgeted for accordingly.

7. NOTES PAYABLE:

Notes payable consists of the following:

Unsecured promissory notes to a Company that provided irrigation and swale maintenance work to the Community, with annual payments of \$99,281 due June 30, 2002 through June 30, 2005, including interest with an effective rate of 4.98%.

\$ 184,355

Annual requirements to amortize notes payable are as follows:

June 30:	
2004	\$ 89,888
2005	<u>94,467</u>
	<u>\$184,355</u>

8. 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, and excess balances are insured through a commercial policy held by the investment firm. The Organization had no uninsured balances in these accounts at September 30, 2003.

9. 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. Additionally, in May 2003, the computers in the gatehouses were upgraded by this company for approximately \$13,500. There were no balances due to this related party at September 30, 2003.

10. INCOME TAXES:

These interim financial statements do not reflect an accrual for income taxes. However, the Organization believes the December 31, 2002 overpayment (prepaid income taxes) of \$8,945 will approximate the actual tax liability for the year ending December 31, 2003.

11. ELIMINATIONS:

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

Supplementary Schedule I Schedule of Operating Fund Revenues and Expenses - Budget and Actual For the nine months ended September 30,	Operating Fund Nine Months Budget	Operating Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 58,905	\$ 58,905
Interest and dividends	1,800	2,183
Investigation	96,480	108,640
Funds administrative fees	4,500	4,500
Luncheon income	1,070	949
Copy income, net	900	(276)
Prior year surplus	55,188	-0-
Total revenues	<u>\$ 218,843</u>	<u>\$ 174,901</u>
Expenses		
Allocable administrative expenses	\$ 16,622	\$ 8,585
Allocable office staff	7,200	9,460
Allocable accounting manager	9,000	9,244
Allocable property manager	10,350	11,361
Allocable audit expense	3,150	3,940
Real estate taxes	225	-0-
Bank charges	135	217
Beautification	86,787	46,124
Investigations	35,190	42,133
Legal fees	34,056	34,794
Depreciation	-0-	1,967
Interest expense	9,630	8,679
Irrigation	-0-	4,004
Canals and swales	4,023	984
Funds administrative fees	1,125	1,125
Income taxes	1,350	-0-
Total expenses	<u>\$ 218,843</u>	<u>\$ 182,617</u>

United Civic Organization, Inc. Supplementary Schedule III Schedule of Transportation/Roads, Bridges and Walkways Fund Revenues and Expenses - Budget and Actual For the nine months ended September 30, 2003	Transportation Fund Nine Months Budget	Transportation/ Roads, Bridges, and Walkways Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 848,232	\$ 848,232
Interest and dividends	12,600	11,263
Bus passes	2,250	1,676
Total revenues	<u>\$ 863,082</u>	<u>\$ 861,171</u>
Expenses		
Allocable administrative expenses	\$ 16,622	\$ 8,585
Allocable office staff	7,200	9,460
Allocable accounting manager	9,000	9,244
Allocable property manager	10,350	11,361
Allocable audit expense	3,150	3,940
Real estate taxes	225	-0-
Bank charges	135	217
Beautification	86,787	46,124
Printing, postage, office	1,890	922
Gifts	488	150
Repairs and maintenance	315	1,713
Transportation contract	675,000	705,564
Paving	22,500	5,104
Canals and swales	-0-	73,341
Roads, bridges and walkways	114,984	-0-
Loss on investment	-0-	3,288
Income taxes	1,350	-0-
Total expenses	<u>\$ 863,082</u>	<u>\$ 816,438</u>

Supplementary Schedule II Schedule of Reporter Fund Revenues and Expenses - Budget and Actual For the nine months ended September 30, 2003	Reporter Fund Nine Months Budget	Reporter Fund Nine Months Actual
Revenues		
Interest and dividends	\$ 846	\$ 68
Advertising	56,061	42,985
Prior year surplus	13,283	-0-
Total revenues	<u>\$ 70,190</u>	<u>\$ 43,053</u>
Expenses		
Allocable administrative expenses	\$ 16,622	\$ 8,585
Allocable office staff	7,200	9,460
Allocable accounting manager	9,000	9,244
Allocable property manager	10,350	11,361
Allocable audit expense	3,150	3,940
Real estate taxes	225	-0-
Bank charges	-0-	60
Depreciation	-0-	234
Printing, postage, office	20,943	19,931
Utilities and telephone	1,350	-0-
Income taxes	1,350	-0-
Total expenses	<u>\$ 70,190</u>	<u>\$ 62,815</u>

United Civic Organization, Inc. Supplementary Schedule V Schedule of Restricted Fund Revenues and Expenses - Budget and Actual For the nine months ended September 30, 2003	Restricted Fund Nine Months Budget	Restricted Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 1,075,640	\$ 1,076,375
Interest and dividends	3,654	2,401
Prior year surplus	92,412	-0-
Total revenues	<u>\$ 1,171,706</u>	<u>\$ 1,078,776</u>
Expenses		
Bank charges	\$ -0-	\$ 180
Utilities and telephone	603	1,164
Ambulance contract	100,850	101,425
Cable contract	942,660	870,971
Irrigation maintenance	124,218	25,888
Funds administrative fees	3,325	3,325
Total expenses	<u>\$ 1,171,706</u>	<u>\$ 1,003,003</u>

Continued on next page

**Tentative — for Discussion Only
UCO Balance Sheet and Statement of
Revenue and Expenses as of 9/30/03**

United Civic Organization, Inc.
Supplementary Schedule IV
Schedule of Security Fund Revenues
and Expenses - Budget and Actual
For the nine months ended September
30, 2003

	Security Fund Nine Months Budget	Security Fund Nine Months Actual
Revenues		
Member dues/assessments	\$ 641,574	\$ 641,574
Interest and dividends	900	764
Transponders, net	-0-	13,215
Gate passes	20,097	17,877
Bar codes	5,400	2,955
Total revenues	\$ 667,971	\$ 676,385
Expenses		
Allocable administrative expenses	\$ 16,622	\$ 8,585
Allocable office staff	7,200	9,460
Allocable accounting manager	9,000	9,244
Allocable property manager	10,350	11,361
Allocable audit expense	3,150	3,940
Real estate taxes	225	-0-
Bank charges	-0-	81
Gifts	585	-0-
Depreciation	-0-	9,713
Repairs and maintenance	13,500	8,828
Utilities and telephone	2,772	1,729
Signs	2,340	753
Security contract	421,200	428,544
Security related expense	84,150	44,798
Gatehouse	4,023	1,646
Transponder expense	-0-	-0-
Income taxes	1,350	-0-
Loss on disposal of asset	-0-	3,063
Prior year deficit	91,504	-0-
Total expenses	\$ 667,971	\$ 541,745

Policy of the Reporter

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

Editorial Policy

Personal columns express the opinion solely of the columnist. The editors make no changes in the content without permission of the contributor, *except* in the interest of conserving space. The editors assume no responsibility for opinions expressed in these columns.

Start the New Year Hearing Better!

Symptoms of hearing loss may include:

- Asking people to repeat
- Undue fatigue and stress
- Strained personal & family relationships
- Turning TV/radio volume up too loud
- Difficulty understanding speech

\$75 Repair*

For all hearing aids
less than 3 years old

FREE HEARING SCREENING

Buy ONE Pack of Batteries and get ONE Free.*
Limit TWO per customer.

*Offer expires 1/30/04. Not valid with any other offer or discount.



Every hearing aid purchase includes the HEARx Care Package

- Licensed Professional Care
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Boynton Beach (561) 734-9835	Kendall (305) 274-6798	Port St. Lucie (772) 398-8618
Coral Gables (305) 448-7299	Lake Worth (561) 432-1211	Stuart (772) 283-7031
Deerfield Beach (954) 571-2144	Lauderhill (954) 572-8153	W. Palm Beach (561) 471-3340
Delray Beach (561) 496-7830	Miami Lakes (305) 822-1289	En Español (800) 878-0759

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✓ Snack Items

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✓ Incontinence Supplies

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Friday
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Sunday
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✓ Coming soon, lunch and diner menus

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We have saved over \$200,000 dollars for our customers in the last six months

Below is just a sample of the many medications we can help save you money on!!!

Medication	Dosage	Qty.	Canadian Pharmacy	*Village Pharmacy	Savings
Aricept	10mg	90	\$355.26	* \$45.00	\$310.56
Celebrex	5 mg	90	\$114.41	* \$45.00	\$69.41
Lipitor	20 mg	90	\$172.38	* \$45.00	\$127.38
Nexium	40 mg	90	\$240.00	* \$45.00	\$195.00
Zoloft	100 mg	90	\$142.40	* \$45.00	\$97.40

* Prices listed above are for patients who are eligible and receive The Share Card and the Together Rx cards. Call the pharmacy today to see if you are eligible. Both are FREE programs for you.
The Village Pharmacy takes no responsibility for any typographical errors, or if any of these programs change

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Carmen Peterson
Chief Financial Officer



Anthony R. Armour, LMT
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Louise Vernaglia
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Irene Figgers
Licensed P.T. Assistant



Roxanne Famularo
Licensed P.T. Assistant



Robyn Huff, L.O.T./R.
Licensed Occupational Therapist



Kathleen Lehner
Front Office Supervisor



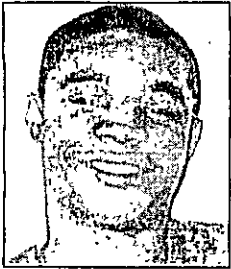
Maureen Buhay



Deborah Garner
Billing Supervisor



Carmen Hoffman
Billing/Collections Specialist



T.J. Armour
Rehabilitation Technician



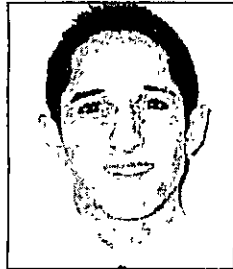
Angela McCloud
Rehabilitation Technician



Alicia Vostrejs
Rehabilitation Technician



Darren Peterson
Transportation Coordinator



Andre Peterson
Transportation Coordinator

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Peterson Rehabilitation, Inc.

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who has more than
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U.S. Army 2nd Lt. Matthew Shifrin: A Grandson to Be Proud Of

By Ruth Shifrin

My grandson, Matthew Shifrin, of Holbrook, NY, is a 22-year-old U.S. Army second lieutenant assigned to the XVIII Airborne Corps, 16th Military Police Brigade, 503rd Battalion, 65th MP Company (Airborne), based in Fort Bragg, North Carolina. His company is currently stationed in Mosul, Iraq; they have been there since the end of April. They are assigned to provide police services in a section of the city and are also building a new Iraqi police force from the ground up and training all the local police personnel. He says that often-times, he functions as mayor, police chief and judge in his section of the city.

Matthew says that the vast majority of the Iraqi people support the defeat of the Hussein regime by the coalition forces and that they are very grateful. He has also been touched by the children of Iraq and mentions them frequently in his letters and telephone calls. He believes it was a just war and he stated in a letter to his parents, Mr. and Mrs. Kenneth Shifrin of Holbrook, NY, that "looking at the children of Iraq, one sees a generation that will know only freedom because of the bravery of so many American soldiers."

After almost six months, his morale is still good and he continues to be positive about what he is doing, although he is very anxious to return home, which should happen in March. At that time, he will have been overseas for one year.

Matthew, who has always wanted to serve his country by being a member of the military, is a 1998 graduate of Sachem High School, in Lake Ronkonkoma, NY. He was an Army ROTC scholarship winner and he graduated magna cum laude in May 2002 from SUNY, Albany with a B.A. degree in political science. He also received his commission as a second lieutenant. Matthew also was a winner of the George C. Marshall Foundation ROTC Award, which is awarded to the top cadet in each Army ROTC unit every year.

Matthew was accepted into the graduate program at the university to pursue a master's degree in criminal jus-

How to Save Some \$'s

By Les Segarnick

Have you ever considered that by **not** spending your good, hard-earned money (often on unnecessary and frivolous things) is a very good way of saving some of the dollars you've accumulated over time?

- **Things You "Can't Live Without":** Many gadgets and services we buy "to make life easier" we really can do without, like "call forwarding," those kitchen "helpers," etc., each of which cost us "only \$9.95 per month." But when you include the taxes, shipping and handling, etc. the access fees, download fees, activation fees, subscription fees, etc. the total comes to considerably more than just \$9.95 per month. It's up to you to decide which of the many gadgets and services you can live comfortably without.
- **Upgrades.** Did you ever rent a car for "\$135 per week," but when you turned it in you were billed \$185 or more? Just appear to throw a fit and they will reduce the bill by \$30 at least, without question. Also, remember to put the gas tank content up to the amount when you picked up the car, otherwise they will do it for you and charge you an exorbitant dollar amount "for the service!"
- **Switching:** Never transfer your credit balances to a

new, "introductory," low-interest credit card (that soon zooms up to 18% or more) These moves will invariably cost you a bundle

Memberships: Memberships in health clubs, yoga classes, card-playing groups, etc. are fine, if one attends regularly; but how many of us do? Otherwise they are useless and very costly.

The "Package Deal": Many phone companies offer "package deals" for \$49.96 per month which, when adding in the taxes, FCC charges, etc. comes to \$70 per month or more. It's much more economical to avoid the "package deal" and pay for that which you need and use.

Shopping "Delusions" Have you ever bought an item that looked great on the rack, but you never wore it? Or thought you'd try golf, tennis or skiing and bought all the stuff that was necessary, but never used? (50% discounts suck us all in from time to time, but be wary.)

Refusing Free Money: Whatever and whenever your firm offers you matching retirement funds, flexible spending/travel accounts, free medical check-ups, shots, dental, etc. — **take it!**

"Bulk" Buying: We'll throw out more than half of the mustard, soy sauce, artichoke hearts, etc. before we consume it — but we "saved a fortune" by buying in bulk — or did we? Be careful, very careful what you buy in bulk

Returns. Which of us would rather absorb the cost (\$10, \$30, \$50) of things we buy through the mail or the Internet and never use rather than affixing a return label on the container and ship it back for a refund or credit?

But the army would not grant him an educational delay and he was assigned to active duty immediately upon graduation and commissioning. During his summer vacations, he completed airborne and air assault training, as well as advanced cadet training. In addition, he was the cadet battalion commander of his unit in his senior year. He had quite an active and exciting college career.

I am very proud of my grandson for these reasons. While I may not agree with the war and the policies of the Bush administration, I admire him and all the other members of the armed forces who serve this country proudly and unselfishly. I pray for his safe return every day and I look forward to the day when I can give him a hug and a kiss and tell him he's the greatest grandson a grandmother can have.

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.

The group will be facilitated by a professional from Alpert Jewish Family and Children's Services and will provide both supportive counseling and technological information for individuals adjusting to macular disease or other visual problems.

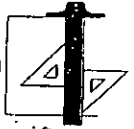
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CENTURY VILLAGE BUS SCHEDULE AS OF DEC. 1, 2003 CORRECTED

MALL BUS										EXPRESS BUS					
CLUB	JCC	KMART	WEST'W	CHURCH	PB	JCC	CLUB	CLUB	CLUB	CLUB	LEAVE CLUBHOUSE AT 8:40 TO DO THE PERIMETER ROAD				
HOUSE			MALL		MALL		HOUSE	HOUSE	PINE	WINN	PUBLIX	PERIM	ROAD	HOUSE	
9:00	9:05	9:10	9:15	9:20	9:25	9:35	9:45	9:00	9:08	9:13	9:23	9:33	9:45		
10:00	10:05	10:10	10:15	10:20	10:25	10:35	10:45	10:00	10:08	10:13	10:23	10:33	10:45		
11:00		11:10	11:15	11:20	11:25	11:35	11:45	11:00	11:08	11:13	11:23	11:33	11:45		
1:00		1:10	1:15	1:20	1:25	1:35	1:45	11:00	11:08	11:13	11:23	11:33	11:45		
2:00		2:10	2:15	2:20	2:25	2:35	2:45	1:00	1:08	1:13	1:23	1:33	1:45		
3:00		3:10	3:15	3:20	3:25		3:45	2:00	2:08	2:13	2:23	2:33	2:45		
4:00		4:10	4:15	4:20	4:25		4:45								
SHUTTLE BUS															
CLUB	POST	BEAUTY			DREXEL	GRAND	BABY	POST	PERIM	CLUB					
HOUSE	OFFICE	SHOP	LIBRARY	HUMANA	PLAZA	BAZAAR	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	3:05	3:09	3:12	3:18	3:23	3:29	3:40	3:35	3:45					
4:00		4:05	4:09	4:12	4:18	4:23	4:29		4:35	4:45					
5:00		5:05	5:09	5:12	5:18	5:23	5:29		5:35	5:45					
SUNDAY & HOLIDAYS (COMBO)															
CLUB	BEAUTY		GRAND	PINE	CROSS	W'WRD		P.B.		CLUB					
HOUSE	SHOP	DREXEL	BAZAAR	TRAIL	COUNTY	MALL	CHURCH	MALL	PUBLIX	HOUSE					
9:00	9:05	9:12	9:15	9:20	9:25	9:30	9:35		9:40	9:45					
10:00	10:05	10:10	10:15	10:20	10:25	10:30	10:35		10:40	10:45					
11:00	11:05	11:10	11:15	11:20	11:25	11:30	11:35	11:40	11:45	11:50					
1:00	1:05	1:10	1:15	1:20	1:25	1:30	1:35	1:40	1:45	1:50					
2:00	2:05	2:10	2:15	2:20	2:25	2:30	2:35	2:40	2:45	2:50					
3:00	3:05	3:10	3:15	3:20	3:25	3:30	3:35	3:40	3:45	3:50					
4:00	4:05	4:10	4:15	4:20	4:25	4:30	4:35	4:40	4:45	4:50					
5:00	5:05	5:10	5:15	5:20	5:25	5:30	5:35	5:40	5:45	5:50					

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

SPECIAL BUS PICKUP			
WEDNESDAY			
C-HOUS	9:35	GDNS	1:30
CITY PL	10:05	CITY PL	2:00
GDNS	10:30		
		C-HOUS	2:30

We do special charters at prices that can't be beat.

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

INTERNAL RT-1														
INTERNAL BUS SCHEDULE 12:00 LUNCH														
CLUBHOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00
DOVER	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02	10:02
SOMERSET	8:04	9:04	10:04	11:04	1:04	2:04	3:04	4:04	5:04	6:04	7:04	8:04	9:04	10:04
BERKSHIRE	8:07	9:07	10:07	11:07	1:07	2:07	3:07	4:07	5:07	6:07	7:07	8:07	9:07	10:07
CAMDEN	8:09	9:09	10:09	11:09	1:09	2:09	3:09	4:09	5:09	6:09	7:09	8:09	9:09	10:09
WINDSOR	8:10	9:10	10:10	11:10	1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10	9:10	10:10
WELLINGTON	8:12	9:11	10:11	11:11	1:11	2:11	3:11	4:11	5:11	6:11	7:11	8:11	9:11	10:11
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 CH	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25					
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	lunch	6:35	7:35	8:35		
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	lunch	6:45	7:45	8:45		
ROUTE #2														
CLUBHOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00
PLYMOUTH	8:02	9:01	10:01	11:01	1:01	2:01	3:01	4:01	5:01	6:01	7:01	8:01	9:01	10:01
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
No'HAMPTON	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	7:20	8:19	9:19	10:19
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	lunch	6:33	7:33	8:33		
CLUBHOUSE	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	lunch	6:35	7:35	8:35		
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
So'HAMPTON	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
WALTHAM	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
Ea'HAMPTON	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 CH	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25					
CLUBHOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:30	7:30	8:30	9:30	10:30
PUBLIX	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	lunch	6:35	7:35	8:35		
CLUBHOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	lunch	6:45	7:45	8:45		

This is a schedule that UCO has put into effect to better serve the community.

If you have comments or requests about this bus schedule, please 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, except from 12:00 to 1:00 pm.

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

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