

Reporter

Volume 23 No. 8

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

Sep/Oct 2004

Insurance

By Dan Gladstone

Wow, were we hit by the hurricane?!? Many Associations have suffered severe damage that started on the roof and ended with the trees. After the terrifying experience on this horrible Saturday night, when we all were concerned about our well-being, the material and monetary steps come into play.

Leaking roofs, damaged cars, broken trees and a lot of debris and leaves welcomed all of us on the day after.

While writing this article, more than half of the Village does not have electricity and thus sitting in the dark and taking a cold shower while Ivan (The Terrible) in on his way to the Western Hemisphere.

In this article, I'll try and give you some ideas of how to go about the "Via De LaRosa" of filing insurance claims for the Associations, the homeowner insurance and FEMA.

The Associations involved in claims have already taken the first step, that is, to inform the insurance company of the damage. In order to try to make it easier, we at UCO took all your notifications and delivered them to our Plaster

ridge Insurance Agency.

The next step is for the adjusters to come to Century Village, take pictures and assess the damage. Because of "Charley" and "Frances," it might take a bit longer. After the adjusters finish their reports, the insurance company should issue a check. Sometimes they will issue a check to begin the process.

Usually the first checks are ACV (actual cash value). After you complete the restorations, the final check is issued. At this time it should cover the replacement value (new for old) and bring the building up to code.

During the repairs, be sure that you get "clearance" from the subcontractors. There were cases in the Village where Associations were sued by subcontractors after the claims were paid in fall to the primary contractor.

Every policy in Florida has a certain percent deductible from the amount of the policy. The \$5,000 regular deductible does not apply in this case. The range of "named storm" deductible is 2% to 5%. Our policies carry a 2% deductible.

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Legal Notice

In accordance with UCO Bylaws, the following proposed amendments were submitted by the Advisory Committee to the Executive Board. Their approval was recommended by the Executive Board and must be published before being presented to the Delegate Assembly for their adoption.

Underlined words are additions to the present text. Words stricken out are to be deleted.

Advisory Committee

ARTICLE V DELEGATE ASSEMBLY

C. A delegate or seated alternate delegate may be removed or suspended from further participation at that meeting by a vote of 2/3 of the seated body, ~~and shall be replaced by an alternate delegate for that meeting.~~

ARTICLE VII DUTIES AND RESPONSIBILITIES OF OFFICERS

d. Corresponding Secretary

The Corresponding Secretary shall give, or cause to be given, notice of all special meetings of the Delegate Assembly and the Executive Board. He ~~may receive and answer correspondence,~~ and shall keep a record book with names and addresses of the officers, delegates, and committee members. ~~The Corresponding Secretary shall also have custody of the corporate seal and shall affix the same on all papers and documents so requiring. Alternate or additional duties shall be determined by the President.~~

ARTICLE VIII, SECTION F

Other than rules and regulations governing conduct of committees, all rules, policies, and expenditures not previously budgeted, in excess of \$1,000 must be approved by the Officers Committee, the Executive Board and finally by the Delegate Assembly, prior to going into effect, requests for expenditures not previously budgeted under \$1,000, shall be presented to the President for his approval.

Triple Whammy: Charley, Frances and Ivan

By President Bob Marshall

Remember Charley? The rain and wind we got from Charley hardly seems significant now. Then came dear beloved Frances. More a bit later in this article about our "friend" Frances.

At the time I'm writing, this Ivan seems to be on a track toward the panhandle or perhaps a bit west of there. It certainly is good that Charley's customers won't have to deal with Ivan. They have suffered enough. Don't misunderstand, if I had a wish, it would be for Ivan to dissipate.

At UCO, we have been very busy during the storm and after. During the storm, some residents were out cleaning drains so the water would go from the streets into the drains and then to the lakes. The buses were taken out of service when it became too dangerous to operate them: They are a turnover risk in relatively high winds. Also, we wanted to be certain they would be available when the storm subsided.

Even though it may not have been safe to operate, the Fire and Rescue folks were seen patrolling the Village. They were also handling the 911 calls.

UCO volunteers augmented with volunteers from the Red Cross and United Way were coordinated and helped by Representative Susan Bucher, State Senator Dave Aronberg and County Commissioner Jeff Koons. Through the combined efforts of all, hundreds if not thousands of meals were distributed to those who could be reached in need. This was a door-to-door effort and reached a large number of people in need of food. Food was supplied by the United Way and Salvation Army; They used government supplies normally used by the military.

This exercise showed the stamina of our volunteer staff and also showed me that in the event of a disaster, many of our friends and neighbors come out to help. It also shows that we had inadequately planned for such an occurrence. That planning process has begun and will continue until I believe we are prepared for a future disaster.

Many Associations suffered extensive damage from Frances. The worst case probably is Southampton A. The last time I talked with an adjuster the building was listed as totaled. This means that any reconstruction will have to be by current codes rather than the codes in place when original construction took place. Buildings in the Village lost a lot of shingles, several roofs and many trees but I have heard of no serious injuries. In this regard we were and are very fortunate. The UCO Office came through with very little damage to the facility and since the volunteers worked prior to the storm putting all of the electronic equipment like computers, phones and other office equipment in plastic bags, putting them on tables or desks they were all saved.

Continued on page 5

Delegate Meeting
Mon., Oct. 11, 2004, at 1:30 pm
at Anshei Shalom Synagogue
Grove St. in the Hastings Area
All Welcome!!!

Note: First 10 Rows for Delegates Only

Transponders Will No Longer Be Sold at Anshei Shalom.
Future Sales Will Occur by Appointment Only at the
UCO Office. For Appointment, Call 683-9189.

The Impact of Frances

Photo by John Saponaro



Uprooted tree at Village Haverhill gate.

Max Hammerman Resigns

Max Hammerman, longtime senior editor of the UCO Reporter, has resigned due to ill health.

The staff of the UCO Reporter will miss him, his wit and his energy, which helped the Reporter meet its deadlines each month for the past 15 years.

We will miss you, Max, but we will try to live up to the example you have set.

The Reporter Staff

The following letter was sent to UCO by Mr. Mark Levy, President of WPRF, and is published for your information.

W.P.R.F., Inc.
1601 Forum Place - Suite 500
West Palm Beach, Florida 33401

Phone: (561) 640-3133

Fax: (561) 640-3160

September 13, 2004

Dear Unit Owners of Century Village West Palm Beach:

Re: CLUBHOUSE

Hurricane Frances is over but her impact will last for a while. One effect is the rumors that have a life of their own. This letter is intended to end the rumors and to provide an update.

As many of you know roof damage over a part of the main clubhouse has made it necessary to close it temporarily. We need to repair the roof and then the interior. Carpeting, furniture and flooring may all be in need of replacement. **THE CLUBHOUSE IS NOT BEING TORN DOWN.**

The time table for re-opening sections and the entire facility are uncertain at this early stage. We assure you we will move as quickly as we can.

Your W.P.R.F. payments include both base and operating rent. The fitness facility located near Hastings and many of the area pools will still be in operation. Many recreation staff members will continue to work and receive their salaries. We need these people to keep things running. There will be a reduction in operating expenses but we do not know the amount.

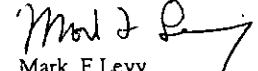
All unit owners in good standing will receive a credit on their payments. How much that credit will be depends on many factors including the length of time the facilities are not usable. The credit amount will not be decided arbitrarily but in discussion with the Management & Operations committee of UCO. Of course they will have to reach a consensus with you and your associations also.

Please continue to make your full W.P.R.F. payment. If you do not make your payments your account will be delinquent since at least a portion of your lease payments (operating and base) is owed. If people pay a self determined pro-rated amount our accounts receivable system will be in chaos and the ability to determine what if any credit they are owed will be very difficult. It would require going through each persons account manually. This would cause us to hire extra labor which would only increase your cost and payment. Therefore, partial payments will not be accepted.

Please be patient. I know many of you were without power and have had to endure inconveniences and hardships. I hope that your situation will continue to improve.

If you have questions about the recreation facilities, shows, classes and other clubhouse activities we hope to have temporary trailers on premises and phone numbers you can call.

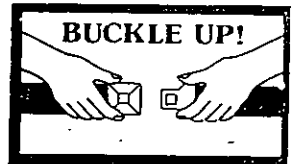
Thank you for your patience,


Mark F Levy
President

Top 20 Things You Don't Want to Hear During Surgery

- I wish I hadn't forgotten my glasses. What's that? Oh well, take it out.
- Anyone see where I left my scalpel?
- Don't put that there!
- Hey, you got insurance?
- Everyone stand back! I lost my contact lens!
- Accept this sacrifice, oh great Lord of Darkness!
- Someone call the janitor, we're going to need a mop in here.
- Bobo! Come back with that! Bad dog!
- Wait a minute, if that's the spleen, then what's that?
- What's this doing here?
- Sterile, schmerile, the floor's clean.
- Don't worry, I think it is sharp enough.
- That's cool! Now can you make his leg twitch?
- Anyone seen my scalpel?
- Oops! Has anyone ever survived 500ml of this stuff before? What is it anyway?
- Nurse, did this patient sign the organ donation chart?
- Turn off that camera, don't let the lawyers see it!
- Hand me that...uh...uh...thingie.
- Better save that, we'll need it for the autopsy.
- Hey, stop it with that gas! I feel happy.

From the Internet



From the Desk of Vice President Jean Dowling



Quadrant Info

Thank goodness we all survived the storm, of course, some better than others. At least we had no deaths or injuries.

Your UCO President, Vice Presidents, Property Manager, Insurance Committee, and Office Staff have all been frantically working to assess damage and start claims for Associations. Bob Marshall

and several others cleared the roads after the storm and security covered the gates until the guards returned.

In all, people pitched in and tried to help. I did get annoyed at those who complained about their own situation as if they were the only ones without power or were hot and sweaty. We should be grateful to the people who came from all over the coun-

try to help us. Sixteen thousand trucks came to help restore power. We were third on the list of priority for service because we were an over 55 community.

One thing you should learn from this is be prepared. Keep batteries on hand. Some things that may help next time (heaven forbid) are:

- Freeze gallon jugs of water before the storm to keep in your freezer and refrigerator to keep food cold longer
- Buy a camp stove to use after the storm when you have no power.
- Buy a battery lamp used for camping.
- Buy or dig out a corded phone. (Cordless will not work when the power is off.)

Get together with someone and buy boxes of individual mayonnaise, catsup, jelly, etc. at Sam's or BJ's. These do not have to be refrigerated. Box milk also will give you fresh milk and needs no refrigeration.

Winter residents need to hire someone to check their units on a regular basis and before and after emergencies. I am an Association President and I do not have time to check units although, had I not done so before this storm, we would have had some serious problems I found louvers open, sliding doors open, windows not down tight, etc. These omissions not only destroy the owner's unit, but can damage those around them.

Don't forget that the safest

room is a room without windows such as a bathroom or closet.

Now, most important: carry homeowners insurance. Don't let your home be destroyed and not be able to rebuild or replace it.

My thanks to all of those people who helped in this storm, from our President with his chain saw to our neighbors helping each other.

Thank you to all of those people outside of Century Village who worked through this storm to protect us, to keep us informed, to man the shelters, and performed all of those tasks that make this area a great place in which to live. Disasters, for the most part, bring out the best in people. Wouldn't it be nice if it lasted throughout the year?

7/26/04

By Marilyn Nissensohn,
Star Reporter

Our First Annual Health Expo, organized by Quadrant Vice President Phyllis Richland, was held in the Party Room of the Clubhouse on July 26, 2004.

Many health organizations were represented:

Hospice, Barbara Thymius; Council on Aging, Michael Harrington; Village Pharmacy, Mayer; Medical Center, Brad; Morse Geriatric, Judy Balloff, Vesna Poirier and Rona Schwartzberg; Vial of Life, Linda Seigel; Diabetic Support, Laura Hess; Hanley-Hazeldon, John Gilam; 2-1-1, Pam Newsome; Elder Abuse, Kim Amegon; Geriatric Care Solutions, Helen Sousa; Food Security, Becky Gregory; Bloodmobile, Ray Sallop; Alzheimer Community Care, Josh Merkin, Al Ambrose and Marilyn Esler.

Each organization had a table set up with information and knowledgeable representatives. They had available handouts ranging from booklets to book marks, flyers, jar openers and of course bags in which to hold it all. Scores of our residents attended; many stood in line for a bone density test while others had their sugar level determined and still others questioned and listened to the organization representatives. Bob Marshall, President of UCO, the Vice Presidents of UCO and Susan Bucher, our State Representative, also attended.

As we walked through the doorway, we were handed a raffle ticket. Intermittently, Phyllis Richland, Quadrant Vice President and organizer of this event, asked someone to pick a winning number. Door prizes ranging from food grabbers to a television set were raffled off. Oohs and aahs were heard as the winners opened their prizes and thanked all. Ms. Richland then announced at what time the next drawing would take place. Since food was not served, she urged people to go home for lunch and return for more information and additional prizes. We were also told that the Bloodmobile was in the parking lot waiting for donors.

A good and informative time was had by all and we were promised that this was just the first of many events.

Many thanks to the participants and a special thanks to Phyllis Richland for a wonderful and educational event



A resident taking a goodie bag at the Hospice of Palm Beach County booth.



People waiting on line for a bone density test.



Left to right: Irv Lazar, Marilyn Nissensohn, Sid Schuman.



We have a winner!



A resident gets her blood pressure checked.



Prizes to be awarded at the raffle.



Villagers convene.



Residents at the booth for the Joseph L. Morse Center.



A healthy gathering.



A resident wins a raffle prize.

From the Desk of
Vice President
Ed Black



Transponders

We have just reimplemented the transponder lane, which now operates automatically.

When you approach the lane, if the arm does not go up, you will be invited into the UCO Office so we may analyze the problem and take corrective action to enable the reader to respond automatically. The main reason the gate does not open for many drivers is the way they approach the reader. Please observe the following and the system should operate each time that you enter.

- Stop at the red stop sign and await the car ahead to vacate the area and for the gate arm to return to the down position.
- Proceed to the wooden pole with the mirror attached, stop, and proceed very slowly to the yellow post and stop.
- When the arm goes up, you may proceed through the gate.
- Try to notice where the gate arm begins to move, since this is the spot your transponder is read. Each time you drive through, your speed should be at its slowest.

Of course, if you repeat the above at the other gate, you will see the same results; it won't be at the same location at both gates. Each gate will respond to your transponder at different distances from the gate arm, both gate arms work independently. During the recent implementation, if the transponder did not open the gate arm, a no-

Wish I Said That

By John Saponaro

"It was five years ago today that the student massacre occurred at Columbine High School in Littleton, Colorado. If you're looking for indecency on the airwaves, that was it. The horror of that day remains indelibly frozen in the mind's eye. Where was the V-chip then? Oh, it was around, all right. But it wouldn't have cleansed anyone's screen of the Columbine coverage, anyway, because it isn't news footage the V-chip was designed to block but rather movies and scripted programming." *Ray Richmond*

tice was given to the driver. Of the notices brought into the Office, 85% of the time the problem was that the drivers were not using the above procedures, and once evaluated, the transponders resumed working properly.

The transponder lane is meant to improve access into the Village. However, many drivers who do not follow the proper procedures, cause delays and increase concerns for safe passage through this system. Please, drive safely and follow the proper procedures so all will benefit from, this important privilege.

Delegate Meeting
Mon., Oct. 11, 2004, at 1:30 pm
at Anshei Shalom Synagogue
on Grove St. in the Hastings Area
All Welcome!!!
Note: First 10 Rows for Delegates Only

Gate Passes

Passes for the fourth quarter will be given out starting on September 24th. If you need four or more passes, you may come in and prepay for them and then just come in and pick them up. Needed will be the residents' I.D. and the list of people you need the passes for. Also needed for the People List will be their complete name, address and relationship to the resident.

Special passes are now available for vendors and contractors. Needed will be the residents' I.D. and name and address of the contracting company. These passes can be issued for one to three days, also for one week, and a maximum of one month. The charge for the special pass will be \$1 per day, \$5 per week and \$15 for the month.

Seth A. Shapiro, D.D.S.
Dari P. Shapiro, D.D.S.

Cosmetic & Family Dentistry

1920 Palm Beach Lakes Boulevard
Suite 104
West Palm Beach, Florida 33409

Telephone
561-684-2282

Traditional Values
For The Modern Age

Insurance

Continued from page 1

Let me demonstrate a scenario: Let us assume that a \$1 million building with 20 units has a roof damage of \$30,000. The insurance company will deduct \$20,000 and pay \$10,000. Now, the Association will assess each unit owner for the deductible, i.e. \$1,000 each unit. Your homeowners insurance should have an "assessment clause" coverage, normally between \$1,000 to \$5,000 to cover this cost.

steps, you can apply to FEMA. They will send you a kit after you give them a lot of personal and private information. FEMA will pay covered out of pocket costs that were not covered by insurance. (These details of FEMA are for introduction only, not to be used for legal or any other purpose. FEMA will determine each file's eligibility by application. There is no formula for payment.)

If all works well, you will have very little if any out of pocket costs.

From the Desk of Vice President Phyllis Richland

When Frances Visited

I have survived a 6.8 earthquake and now this revenge of nature. I do not do disasters well. Having said that, we have now experienced our darkest days. It is up to us to make this our finest hour. God bless all of us and God bless Florida.

About FEMA

Helping People Before, During & After

The Disaster Assistance Process for Individuals

Help After a Disaster: Applicant's Guide to the Individuals & Households Program

- ▶ English (PDF 2.2 MB)
- ▶ English - Text Version (TXT 46 KB)

Ayuda Después de un Desastre: Guía para Solicitantes al Programa para Individuos y Familias

- ▶ en Español (PDF 618 KB)
- ▶ en Español - Version Texto (TXT 56 KB)

Call to Apply for Assistance 1-800-621-FEMA (3362). The speech or hearing impaired (TTY) 1-800-462-7585.

- For use ONLY by people in designated federal disaster areas
- Be prepared to give your Social Security number, describe your losses, provide financial information, and give directions to the damaged property
- What You Can Do If You're Having Trouble Getting Through

The information you provide is put into the computer

- You are now in the system
- The recovery process begins

Call us if you have Questions 1-800-621-FEMA (3362). The speech or hearing impaired call (TTY) 1-800-462-7585.

- Refer to the application number the registrars gave you when you applied.

Making an optional visit to a Disaster Recovery Center to receive more information if you have registered by phone

- Here you will find local, state, federal, and voluntary agencies that may be able to help

Inspector will call to schedule an appointment.

- There is NO FEE for the inspection.
- Inspectors will set up an appointment to visit your property within a few days of appointment.
- Inspectors are contractors; they are not FEMA employees, but they will have FEMA training.

Inspector will visit damaged property.

- Be present for your scheduled appointment.
- They will inspect the damage, verify ownership and occupancy, and make a report that will determine eligibility.
- If eligible, you will receive a housing assistance check within 7-10 days.

If eligible, housing assistance check will arrive.

- Money may be spent for housing needs.

Packet will arrive in mail.

- There may be an SBA application enclosed.
- You MUST fill out and return this to be eligible for any further assistance.
- Refer to SBA home page for more information. (www.sba.gov/disaster/)

To reduce future loss, consider taking steps to rebuild safer and smarter.

- Take measures to reduce losses in the future
- Encourage community to participate in National Flood Insurance Program (NFIP)
- Consider buying flood insurance.

Call the FEMA Fraud Hotline if you suspect someone is filing false damage claims

- 1-800-323-8603
- Make sure disaster aid goes to those who deserve it.
- It is a violation of Federal law to file a false claim

Triple Whammy

Continued from page 1

WPRF suffered extensive damage to the Clubhouse. At this writing the what if's have not been sorted out. Some of the things important to you have tentatively been decided. Tickets purchased for shows not presented will be reimbursed. The process for this has not yet been determined so please be patient — you will get your money back.

The flat section of the roof was deposited very nicely into the theatre seats. Of course the ceiling tiles and some insulation were also deposited there. The rest of the roof suffered severe damage as a lot of the shingles were blown off. Most of the offices and classrooms were badly damaged by roofing material or ceiling tile and water. All of the floor coverings are wet and the smell of mold is prevalent.

When the Clubhouse will be repaired cannot be answered now; however, we will try to keep you informed through the Delegate Meetings.

Attention Residents

UCO is in the process of creating a phone book for the Village. If your Association or Umbrella Association has a phone book, I would appreciate your forwarding it to me at UCO. The address is 2102 West Drive, West Palm Beach, FL 33417.

Jean Dowling



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- Las Vegas Style Show • All Inclusive Price
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Classified Ads CV Residents Only:
Personal items for sale or wanted may be listed
on a "space available" basis, FREE of charge.
(Submit on 8.5" by 11" paper.)
To assure acceptance, name and address MUST appear.

Submissions & Articles Please type in
upper and lower case letters, double spaced, any item.

Deadlines 7th of each month (call about special problems).
Camera ready copy -- 10th of each month.

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Office hours: By appointment

Visit our Century Village web site: centuryvillagewpb.org

The Mail Bag



Tickets

Village residents will be happy to learn that the powers that be have abandoned their attempt to refuse to accommodate theatre seating preferences for non-disabled patrons.

At the recent UCO Delegate Meeting, it was announced that, as in previous years, seating requests would be allowed if written on the flyer and a reason given. This year's instruction, No. 3, read: "Special seating requests will only accommodate persons with physical disabilities. All other requests will no longer be accepted."

This was a major break with previous years when customers were allowed to express preferences such as aisle seats, different sections, etc., which were filled efficiently by hand. Thus people who did not have exact medically certifiable disabilities were accommodated. For instance, people who had urinary urgency problems could occupy aisle seats and avoid disturbing others when they had to go the bathroom; people who had poor vision could seek closer seats; people who were disturbed by loud sounds could seek seats in the back sections.

With the planned randomized computer seating, the urinary sufferer would have been plunked down in the center of a long row, the poor-vision people would have been forced into distant seats and the sound-sensitive people would have been tortured into front seats. This would have resulted in very unhappy audiences.

With ticket prices nearly doubling and a new computer system that has been trumpeted as an improvement over the old system, seating requests should be accommodated easily. Any simple computer system can be programmed to accommodate

Save the Date!

The UCO 23rd Annual Installation Luncheon and Dance will be held Sunday, March 13, 2005 at the West Palm Beach Marriott. We are happy to inform you that we have been able to keep the cost at \$30 per person. Condominium Associations that want to purchase a table for 10 should get their reservations to me as early as possible. This year, you will have three menu choices: Pecan Crusted Chicken, Sliced London Broil, or Almond Seared Salmon. Of course, we will also have a fabulous dessert. Your check will reserve your seat at the Luncheon. Please be sure to give us your menu choice and a list of those with whom you wish to sit.

Mary Patrick Benton, Chair

SECURITY GUARD



OF THE MONTH

Geneva Vernet

Bring or send to the UCO Office before the first of each month

BUS DRIVER

OF THE MONTH

Name _____
Bring or send to the UCO Office before the first of each month
ATT: Mike Spilken

preferences. If the new system cannot, we should return to the manual system that had been used efficiently for many years. Next year's ticket flyer should make it crystal clear that generalized seating preferences will be accommodated

Sy Lutto

Regarding Clubhouse Complaints

I read a complaint from Mr. Otterson, and I am very glad that these people will not reside in our Village. Mr. Otterson thinks that rules and regulations do not apply to him. The people in the Clubhouse Office take a lot of unnecessary abuse as it is, so why does Mr. Otterson think that he should be given preferential treatment so that he can impress his friends? I have lived here for over 20 years, and have found the people in the Clubhouse Office helpful and polite, especially with complaining people. I thank Peggy Jackson for her choice of the people she hires.

Phil Friedman

A Greenbrier Angel

I am nominating Sarah Farkas of Greenbrier A for a "good neighbor medal." She is a most caring and thoughtful person, who when she heard that the Greenbrier C building had most of its roof blown away by Hurricane Frances, and that a great many of the units were thoroughly flooded, she began to think of how she could be of help to those in trouble. Since she was a good cook, her plan was to deliver a hot home cooked meal to everyone in Greenbrier C, whether she knew them or not. As soon as electric power was restored at 12:00 noon, she started cooking, and by 2:30 pm, she began distributing a hot meal sufficient for two, in plastic covered casserole dishes with utensils to every door.

To me, she was an angel of mercy, since I hadn't eaten all day, and I was too exhausted after four days of pouring out buckets of water and mopping to make a meal for myself. Many thanks go to Sarah Farkas, a good neighbor.

Dotty Kern



President: Bob Marshall

Administrative Assistant: Mary Patrick Benton

President Emeritus: Vivian Walsh

Vice Presidents: Ed Black,
Jean Dowling, Phyllis Richland, Kurt Weiss

Treasurer: George Loewenstein

Assistant to Treasurer: Marie Oliver

Corresponding Secretary: Michael Spilken

Recording Secretary: Betty Lapidus

Office Manager: Ken Davis

Office Assistants: Sidele Bushaikin,
Isabelle Scherel, Audrey Woolfson,
Mae Stenson, Lillian Yanofsky

Receptionists: Claudette LaBonte,
Ivy Lue, Marjorie Oliver, Cheryl Todd

Executive Board

David Bernstein	Len Lipofsky
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Betty Chaney	Marilyn Nissensohn
Bob Fogelman	Marie Oliver
David Frankel	Vince Salvo
Dan Gladstone	Sid Schuman
Max Hammerman	Howard Silver
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Irv Lazar	Leonard Tompkins

Doris Yanowitz

UCO Office Hours: Address: 2102 West Drive
Mon-Thurs 9am-1pm Tel: 561-683-9189
Fri 1pm-5pm Fax: 561-683-9904

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

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**From the Desk of
Commissioner**

Jeff Koons



**Three Important
Referendums on
November Ballot**

On November 2, Palm Beach County voters will have a very lengthy ballot to sort through, and there are three referendums I would like you to pay particular attention to: the sales tax increase for school construction; protecting public waterfront access; and method of western annexation. Let me take a moment to explain what each of these will do.

The school district initiative calls for a half-cent increase in the local sales tax to raise \$560 million for school construction. The surtax would take effect on January 1, 2005, and continue for approximately six years. It would apply to all purchases up to \$5,000 (\$25 maximum). I support this measure because building

more new schools and refurbishing dozens of others isn't just a good idea, it's required under an interlocal agreement known as school concurrency. Under concurrency, builders must wait to build new houses in certain areas, until there is enough classroom space available. The school district is firmly committed to keeping its end of the bargain — building more schools on time — but it needs money to do it.

The waterfront access referendum would allow the County to borrow \$50 million to buy waterfront properties or expand existing public marinas and facilities. The financing bonds would be paid for through higher *ad valorem* taxes. If approved, it will ensure that everyone has access to our beautiful waterways. The issue came about in April when it was learned the popu-

lar Sailfish Marina was about to be purchased by a developer to build condos. That plan has been dropped, but there are other vulnerable properties that should be protected.

The third referendum provides a method of voluntary annexation for western residential areas. If approved, unincorporated communities such as Loxahatchee and The Acreage would be designated as "rural neighborhoods" and could not be annexed by a municipality without residents' approval and that of at least five County Commissioners (super-majority). It provides an additional level of protection for areas that may not want to become part of a city.

I urge everyone to study their ballots carefully, and of course, be sure to get out and vote on November 2.

**Holding the Line on
Your Taxes**

I am pleased to announce that for the seventh consecutive year, the Board of County Commissioners is proposing no increase in the millage rate for our fiscal year 2005 budget. The tax rate is expected to remain at 4.50 mills (\$4.50 per \$1,000 of taxable property

value). The amount of taxes you pay may be higher than last year, but this is because overall property values went up. The tax rate did not.

This means the owner of a home valued at \$150,000, after deducting a \$25,000 homestead exemption, would pay approximately \$562 in County *ad valorem* taxes for the new fiscal year beginning October 1. Keep in mind this figure does not include taxes levied by cities, schools, drainage districts and other special taxing districts. These are additional charges over which the Board has no control.

When you receive your official tax notice from the Property Appraiser's Office, called the TRIM (Truth in Millage) notice, you'll find an accompanying flier titled "Notice to Taxpayers." My fellow Commissioners and I decided to include this to explain some of the unfunded state mandates we have been forced to absorb. This year, the County will pay out more than \$25 million for state programs that the state simply refuses to fund.

Examples of upcoming unfunded state mandates include \$6 million for transportation, \$5.9 million in Medicaid pay-

ments and \$4.5 million for the state's juvenile pretrial detention program. On top of that, the state is cutting the amount of money it pays out to each county, making it even more difficult to meet the needs of our residents. If you think these unfunded state mandates are unreasonable and unfair (and we certainly do), please contact your local state senators and representatives and let them know.

Now for the good news: Our proposed budget for FY 2005 is \$3.66 billion, an increase of 17 percent. Without raising the property tax rate or dipping into reserves, we should be able to maintain nearly all current levels of services and programs, and provide some enhancements as well.

We're hiring 147 new employees with the majority (63) in Fire Rescue. The Sheriff's Office plans to hire 47 new crossing guards, 15 corrections officers, 12 communications officers and four homicide detectives. Approximately \$2.2 million has been set aside for a centralized public safety dispatch system, \$2.5 million for the Lake Region

Continued on page 8

Let's Talk Real Estate!



Susan Wolfman
Specializing in
Century Village

How often do I hear... "Last year I could have bought..."

Not so long ago, we thought west of I-95 was a swamp and **Century Village** was at the end of civilization. Today, Okeechobee Boulevard takes us all the way west of the Florida Turnpike. With the revitalization of downtown, West Palm Beach has become the most exciting city in South Florida. CityPlace, Clematis Street, the Kravis Centers, museums — bring more and more people. Events such as Sunfest and 4th on Flagler are so wonderful. We are now in the center of it all!

Century Village offers 55-years-young seniors the only gated community at *still* reasonable prices. Our Clubhouse and health spa rival the most pricey communities. With a new Target superstore, brand new markets and shopping plazas springing up everyday, our apartments are of great demand.

Don't let your friends and family wait until next season, or they too will be saying "Last year, when I was here..."

I would like to wish everyone a Happy and Healthy New Year.



Susan Wolfman
RE/MAX of West Palm Beach
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561-512-5183 Main
561-775-0975 Fax



See Your Address Here in October!!!

August/September Sales

Easthampton F	1/1 - handyman special	20,000
Bedford G	1/1.5 - wood fls, beauty	54,000
Hastings I	2/1.5 - great location	60,000
Salisbury H	1/1.5 - 1st fl, crn	47,000
Sheffield M	2/1.5 - 2nd fl, nicely updated	57,000
Bedford J	2/1.5 - waterview	55,000

Pending

Canterbury G	1/1.5 - 1st fl	43,000
Stratford A	2/2 1st fl - fixerupper	73,000
Dover B	1/1.5 - updated	52,500
Sussex D	2/1.5 - 1st fl on greenway	68,500
Southampton B	2/1.5 - corner on golf course	87,000
Sussex M	1/1 - handyman special	29,900
Easthampton E	1/1.5 - 2nd fl, pretty	42,000

New on the Market

Canterbury F	1/1.5 - corner CA, total ren	71,500
Bedford F	1/1.5 - 2nd fl cor, nicely updated	68,500
Southampton	2/1.5 - oversized terr, on golf course	70,000
Chatham S	1/1 - H ₂ Ovu, seasonal rental, beauty	1,050/mo

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

Helpful Hints

By Larry Kall
President, Village Mutual Service, Inc.

Who is Watching the Store?

Well maybe not the store, but who is watching your condo when you are away? We constantly get calls from residents who tell us that water is leaking from an upstairs unit and what are we going to do about it. The first question we ask is, "Who lives there?" And the usual answer is "Somebody who lives up north and is not here." So this brings us to the next question, "How can the serviceman get into the unit?" The usual answer, "We do not know."

Sometimes if it is one of our customers, we may have an out of town phone number on file, usually not. Sometimes, after making a lot of calls by one of our staff members, we find a way to contact Mr. or Mrs. So and So up north. The conversation nor-

mally goes like this "Your neighbor reported that there is water leaking through the ceiling of their unit because of the leak. Who can we call to stay in your unit for two or three hours tomorrow?" **Dead silence.** The question is repeated and the normal answer is, "No one is watching my unit but maybe the President of the condo has a key and I am sure he or she will stay there for me."

So this brings us to the next set of calls. The usual information we get is that our President is up north for the summer and will be back in November. So we contact the customer again and they advise us that they have a third cousin on the husband's side that is 92 years old but lives in the Village. We suggest that they contact the third cousin. The third cousin calls us to ask what this is all about and we try to explain that someone has to stay in the unit for several hours for the serviceman to get there and do what

he has to do. The third cousin refuses the invitation so we are back to square one. About this time the party up north has called to ask us, "How can they get a key to us?" Our answer, "You can send it by FedEx, but our service personnel will not go into unoccupied units without someone there."

The "up north customer" suggests that we contact the downstairs neighbor (since this is a local call for us and a long distance call for them and ask that person to stay in the apartment). Guess what the neighbor tells us — "I'll be darned if I will stay there, why didn't they arrange to have someone look after their unit while they are away? They seem to have a lot of friends here as they are always having a party in their unit and besides they take up two parking spaces while they are here."

After some more dialogue, we advise the downstairs neighbor that unless someone

opens and stays in the upstairs unit, the leak will continue. "Let it leak," is the answer. At this point we try a little diplomacy, "How about if the Northern neighbor sends the key to you by overnight express and we arrange for the service man to knock on your door when he gets there and you go upstairs with him so he can fix the leak?" That's agreeable as long as the air conditioning will be on while I am there." We agree, as we are pretty sure that the leak is from the drain line of the air conditioner anyway and the unit is probably on. Mrs. Up North calls again and we explain the plan. She agrees reluctantly to send the key to her neighbor as she is out of choices. "How do I get the key back?" she asks. We suggest that she arrange to send a prepaid return FedEx envelope. We also make another suggestion — "Get someone to check your unit while you are away!"

So what is the purpose of this column today? Who is minding the store? Who is checking your unit while you are away?

From the Desk of Commissioner Jeff Koons

Continued from page 7

Water Treatment Plant, and \$2.15 million for economic development. And to help operate and maintain some of our new parks, 15 positions have been added.

As you can see, a great deal is being done to get the most we possibly can out of every tax dollar. If you have questions or comments about the proposed FY 2005 budget, there are two public hearings scheduled in September: Thursday, September 9 and Monday, September 27 (final adoption). Both are at 7:00 pm in the Commission Chambers on the sixth floor of the County Governmental Center, 301 North Olive Avenue in West Palm Beach.

Of course, if I can assist you in any way, please call me at 355-2202.

**"Work is much more fun than fun."
Noel Coward**

ALTIMA

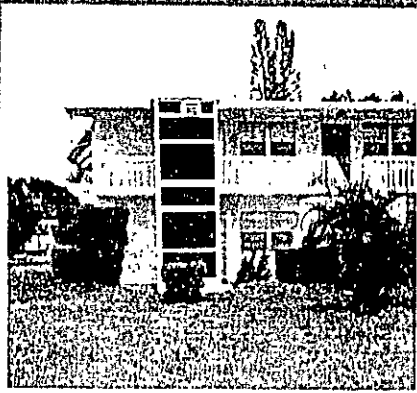
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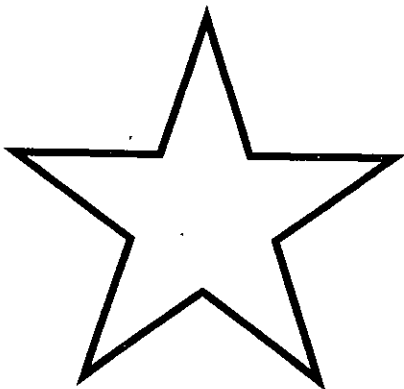
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Connie 688-9934, Roberta 687-3746, or Kurt 640-5872
- 3 Donate to the party or to the Kerry campaign
- 4 Join the Democratic Club in CV (application below)
- 5 Meet and evaluate the candidates at club meetings held on the fourth Tuesday. Call for time.



MEMBERSHIP APPLICATION
 NEW MEMBER RENEWAL

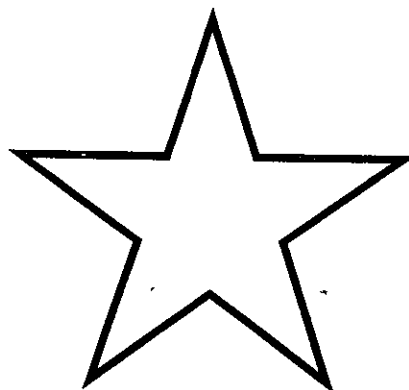
NAME _____

ADDRESS _____

PHONE _____ FAX _____

DUES: \$5 SINGLE \$8 COUPLE
 CONTRIBUTION

Please mail with check or bring to next meeting.
 1 Canterbury A, West Palm Beach, FL 33417



The Villcentian

Max Hammerman



County Library Celebrates 35 Years

The Okeechobee Boulevard Branch Library 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 I.D.

Okeechobee Library Programs for September

- 9/23 — Look It Up! at your library, 2:30 pm.
- Every Friday — Movies at 2:00 pm.

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

Transportation

Michael Spilken



The Transportation Committee and I would like to welcome our friends who are returning home to Florida. We hope that your summer went well.

There has been a question asked during the summer about the holidays that affect our bus service all year. There are just four holidays when the holiday/combo bus will be the only external bus in the Village. They are as follows: New Year's Day, Independ-

dence Day, Thanksgiving Day and Christmas Day. These holidays will be posted on the schedules in the *UCO Reporter*.

Congratulations to the Bus Driver of the Month: Celhomme Elisbert (May), Owen Dixon (June), Althea Wright (July). Please remember to submit the name of the bus driver you would like to see receive this recognition

Until next time, good riding.

Farewell

About 15 years ago, I submitted two articles which were printed in the *UCO Reporter*.

At about the same time, at a Delegates' Meeting, Hy Ruchlis, who was the President of UCO and Editor of the *UCO Reporter*, appealed for volunteers to help with the *Reporter*. I went to see Hy; he interviewed me and put me on the staff. Frances Jaffe was a senior editor at that time.

My first assignments were to edit articles, proofread and write on assigned subjects.

I soon decided that I could do much more than these simple jobs and conceived of the idea of a column called "The Villcentian." The writer of this column was a stranger from the planet Villcentia and was sent to Earth to study the customs, habits and mores of Earthlings.

At first, I wrote about the various sports as seen through the eyes of one who was foreign to these events. Gradually, as I learned more about CV, my frame of interest spread across the entire expanse of Century Village.

Some years later, Irv Lazar appeared upon the scene. Irv's experience in the printing business made him an ideal addition to our editorial staff. I turned the layout of much of the paper over to him and we have become close friends since we started working together.

Soft-spoken Marilyn Nissensohn is a recent recruit to our editorial staff and is will-

ing and eager to help.

Now, after 15 years of the most enjoyable work of my life, which kept me alive and active, failing health makes it impossible to continue to take an active part in turning out the paper. It was a great feeling to come across people I did not know and have them tell me, "that was a great column you wrote."

So to all my associates on the *UCO Reporter*, Godspeed and keep the *Reporter* the best newspaper in Florida.


Wish I Said That

By John Saponaro

"I believe that all people — black, white, yellow, red, green; male or female; child or adult; heterosexual, homosexual or asexual; Christian, Jewish, Muslim, Buddhist; rich, middle-class, poor; law-abiding citizens or criminals; Republican or Democrat; those judged by others as sinners or those faithful servants to their God — are entitled to the rights granted by the Constitution of the United States." *Frankie Wade*

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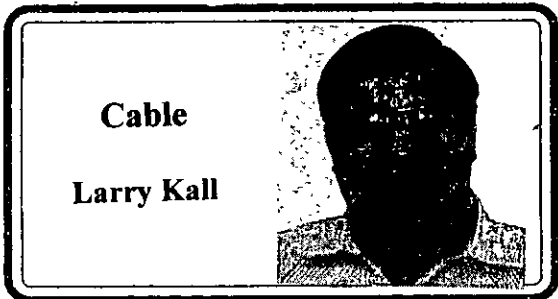
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Quadrant Meeting 7/15/04

By Marilyn Nissensohn, Star Reporter

Meeting called to order by Kurt Weiss, Quadrant Vice President. Kurt introduced the Vice Presidents who were participating in addition to Dan Gladstone, who spoke on insurance, and President Bob Marshall, who observed the first Quadrant Meeting of his administration.

The *raison d'être* of the meeting was to inform residents and Association Officers of items of interest and importance which were occurring within the new UCO administration and state and county government.

The structure of Village government was discussed. The Delegate Assembly is of prime importance since all final decisions are made by that body. In descending order of importance is the Executive Board, consisting of 20 elected members and up to an additional eight appointed by the President, with the approval of both the Board and the General Assembly. The Officers' Committee does not make decisions. They review recommendations brought to them by committee chairs. After discussion, the item is brought before the Executive Board. After additional discussion and questioning, the board approves or disapproves, and that item is then

brought to the assembly for a final decision. If a quorum is not present, the decision of the Executive Board stands.

Each of our 309 Associations is an independent and legal entity governed by its bylaws and Article 718 of Florida law.

The Bilateral Agreement between UCO and all Associations will again be brought forward for ratification so that those Associations that had not signed would be given the opportunity to do so.

The question of pets in the Village was addressed and the audience was urged not to change its bylaws to allow them.

Phyllis Richland, Quadrant Vice President, stated that there would be a Health Expo on July 26, 2004 in the Party Room. There would be cholesterol testing, bone density testing, representatives from Hospice, Alzheimer's Community Care and representatives for the Department of Elder Affairs. Also there would be a Bloodmobile outside the Clubhouse. No food, but there would be door prizes.

Dan Gladstone as Insurance Chair discussed homeowners insurance and the importance of each resident having a policy.

Ed Black, Quadrant Vice President, spoke about investigations and its importance in the life of the Village.

The following suggestions were made:

- The possibility of having

garbage cans at each bus stop.

- When the water level in the lakes gets too low, there is an awful odor. The lakes and canals should be cleaned or deodorized at least once a year.

- Also, the Dumpsters smell in the summer. They should also be cleaned more often, and sprinklers should be turned off during the rainy season.

The meeting was then adjourned.

Do Not Believe All the Rumors

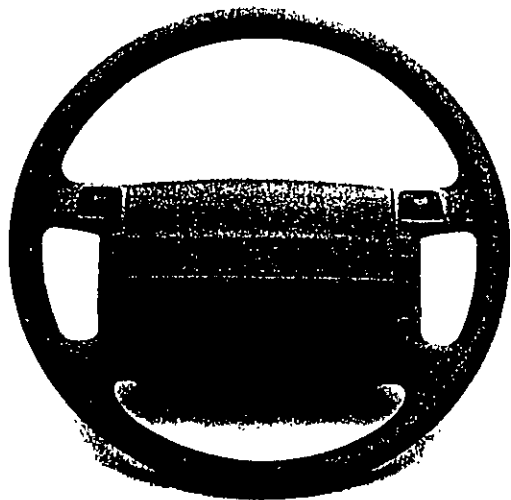
Contrary to some rumors, cable TV is **not** going to be shut off in the Village. Yes, Adelphia is in bankruptcy, but it is still operating normally and providing all the things they are supposed to for us. We also know that there are at least three other cable operators that are looking into buying all or parts of Adelphia. The figures that we hear is that Adelphia is worth 15 billion. Yes I said 15 billion! It has also been reported that if Adelphia is split up, it would be worth 23 billion.

I have spoken with President Bob Marshall about one potential bidder who told me that they would have no problem raising 15 billion dollars. (Maybe they would be interested in investing some of this money in our Village?)

We have also looked at the possibility of switching to a

satellite system for the Village but there are some drawbacks to that as stations are now scrambling their signals so we would have to buy an unscrambler for each station received as well as rewire the entire Village and all wires in each unit since the wires are owned and will continue to be owned by Adelphia or any successor. Our present contract does not expire until January, 2008, and as long as they perform, as they are, there is nothing we can do. For now we intend to "sit tight" and follow the developments. I would imagine that things would become clearer within the next year as to what is going to happen to Adelphia. Will they emerge from bankruptcy as the same company? Will they be sold to one buyer or will they be split up and purchased by several buyers? We have no magic crystal ball at this time to predict the future.

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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**Kurt's
Komments**

Kurt Weiss



The Economy, Stupid...

We are told that our economy is so much better now than it was due to the tax cuts.

Do we compare the current state of the economy with what we inherited from the Clinton era or with what occurred in the last four years?

The following should be ample proof that the truth is

the exact opposite:

- The current deficit is estimated at \$442 billion.
- The expected deficit for the next ten years will add another 2.36 trillion to the current total.
- Medicare payments will increase 17.4% per participant. Compare this with the expected increase in Social

Security: 2-3%.

- Remember HMOs got 14 billion as a result of the latest "improvements" in Medicare (that is additional to the one and two-third billions previously given them)?

If you still think that we are better off now, may I suggest that you enroll in Economics 101 in any of our colleges. This is not even the complete picture. The number of people without minimal health insurance increased by 1,400,000 over last year and is now estimated at 45 million Americans. That, in the richest country in the world.

And we let it happen...

**Beautification
Committee**

Edith Zedonek



It's been a long hot summer, but we have been working behind the scenes compiling a new beautification proposal for Century Village.

We sent out ten bids and received five back. We have awarded the new contract to Jarriel Landscape and Main-

tenance Company as of September 1st for three years.

We have also submitted our budget for 2005 and will continue our beautification of the perimeter road as funds allow.

The County has agreed to plant Areca palms on Haverhill Road outside the fence.



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Carmen Peterson
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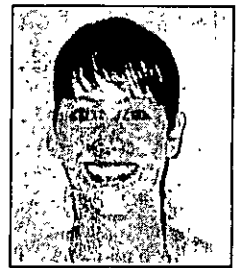
Anthony R. Armour, LMT
Chief Operations Officer



Kenneth Scholl
Licensed Physical Therapist



Louise Vernaglia
Licensed Physical Therapist



Jennifer Colella
Licensed Physical Therapist



Riki Kurbansade
Licensed Physical Therapist



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



Kathleen Lehner
Front Office Supervisor



Maureen Buhay



Lucy Valero



Deborah Garner
Billing Supervisor



Carmen Hoffman
Billing/Collection Specialist



T.J. Armour
Rehabilitation Technician



Kevin Singh
Rehabilitation Technician



Alicia Vostrejs
Rehabilitation Technician



Darren Peterson
Transportation Coordinator



Andre Peterson
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**20 Years Ago
This Month**

By Marilyn Nissensohn



Finally, after a long summer's hiatus, the *Reporter* again published its paper. President Bill Snyder gave a short history of the Village's government, citing the problem in having two distinct amendments to the WPRF agreement and the deterioration of the Village due to the difficulty of managing the Village without the cooperation of almost half the residents. Eventually UCO was established, bringing about a cohesiveness which was responsible for pulling all dissidents into one united governing body without impinging on the rights of the separate Associations.

Ann Cohen, Recording Secretary of UCO, was **Grandmas & Grandpas**

Grandpa and Grandma were sitting in their porch rockers when Grandma turned to Grandpa and said, "Honey, do you remember when we first started dating and you used to just casually reach over and take my hand?"

Grandpa looked over at her, smiled, and took her hand in his. Then Grandma said, "Honey, do you remember how, after we were first married, you'd nibble on my ear?"

Grandpa slowly got up from his rocker and headed into the house, saying, "I'll go get my teeth."

Grandpa offered to go to the kitchen and get Grandma a dish of ice cream.

"You better write down what you're going to the kitchen for or else you'll forget," said Grandma.

Retorted Grandpa, "I will not! Tell me what you want on it and I'll show you I can remember that, too."

Grandma told him she wanted chocolate sauce and then added, "But you're gonna forget."

Grandpa returned 20 minutes later with a plate of scrambled eggs. "See, Grandpa, I knew you wouldn't remember," chided Grandma. "You forgot my bacon!"

named Interim Vice President to fill the vacancy caused by the death of Ann Wiener. A second vacancy occurred when Howard Kaye resigned after suffering a broken hip during the summer.

New security measures were instituted with UCO assuming responsibility for gate passes when it became obvious that WPRF could not handle the volume.

The question of the month was "Should UCO, through

the Delegate Assembly, take a stand on issues, not candidates, which concern the welfare of CV residents?" Five out of the six who were questioned gave a positive answer indicating that they believed that UCO represents the people of the Village and should stand up for the residents.

UCO moved for bus arbitration because it accused Holland Industries of not living up to its contract.

The op-ed page issued a call for residents to vote in the '84 election citing several instances where one vote was the deciding factor, i.e.: in 1778, one vote decided that Americans should maintain English as the new country's language rather than German; one vote kept Aaron Burr from becoming president in 1800; one vote made Texas

part of the United States in 1844; one vote saved President Andrew Johnson from impeachment in 1868; and

one vote elected Rutherford B. Hayes to the presidency in 1876. The man who cast the decisive vote was a congressman who was also elected by one vote.

A tribute was made to Anne Cohen for her tireless efforts on behalf of UCO. Her ability to listen to and understand and transcribe what was heard, so that it was understood when read back at a later date was lauded.

Dues for UCO was raised from \$1.00 to \$2.00, citing escalating expenses as the reason.

Owners okayed mini tier cable provided by Atlantic Cablevision Ltd.

There were ads from in-

vestment firm, gas stations, banks, medical professionals, travel agencies and several politicians running for local office. Additionally the Democratic clubs of CV sponsored a giant rally on Duck Island.

The following committees were listed: budget, bylaws, community relations, contractors referral, elections, entertainment, lawn and building maintenance, legal, legislative action, liaison to consumers federation, membership, newspaper, officer, programs and services, public relations, recycling, roads, security, transportation, utilities, and water meter. Each committee had either a VP or the President as an advisor. Many residents were on more than one committee.

More history next month.

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**A Personal
"Thank You"**

A huge thank you to all who have visited, sent cards and called during my illness.

Max Hammerman

About 70 years ago, I came across a short poem. I don't know the source or the name of the poet, but the lovely thought has remained with me all these years: You smiled
And the sun hid
Shamefacedly
Behind a cloud.

M.H.

**Max Hammerman
Resigns as Editor of
the UCO Reporter**

Due to failing health, Max Hammerman, who was Senior Editor of the *UCO Reporter* for 15 years, has resigned.

**How Dare He Use
That Language?**

A young couple got married and left on their honeymoon. When they got back, the bride immediately called her mother. Her mother asked, "How was the honeymoon?" "Oh, Mom," she replied, "the honeymoon was wonderful! So romantic..."

Suddenly she burst out crying. "But, Mom, as soon as we returned Joe started using the most horrible language... things I'd never heard before! I mean, all these awful four-letter words! You've got to come get me and take me home.... Please Mom!"

"Erin," her mother said, "calm down! Tell me, what could be so awful? What four-letter words?"

"Please don't make me tell you, Mom," wept the daughter, "I'm so embarrassed, they're just too awful! Come get me, please!"

"Erin, you must tell me what has you so upset. Tell your mother these horrible four-letter words!"

Still sobbing, Erin said, "Oh, Mom, they were words like dust, wash, iron, cook!"

From the Internet



I LOVE TO POSE
IN PRETTY CLOTHES,
FOR HUBBY'S ART, BUT GEE!
WHEN PAINTING'S DONE,
IT WOULD BE FUN,
IF IT WOULD LOOK LIKE
ME!

Kaplan JCC Offers Discounts to Century Village Residents

Due to damage to the Century Village Clubhouse, the Kaplan Jewish Community Center has discounted all classes and programs for Century Village residents.

All programs and classes, from movies, bridge, dances, lectures, and more, are offered at the JCC member rate for CV residents.

"Their clubhouse is damaged, limiting or temporarily suspending many of their programs," said Kaplan JCC Marketing Director Joe DeMastry. "We wanted to give our neighbors a price break for similar programs we offer."

Member rates are discounted 25-50% off non-member rates for JCC events and programs.

For more information, call the Kaplan JCC at 689-7700.

Senator McCain

By Kurt Weiss

Many among us were surprised when Senator McCain stood next to President Bush and proudly proclaimed that he endorses him for reelection in view of the outstanding job he has been doing since the time he was named President by the U.S. Supreme Court.

This is the same Senator McCain whose bus, during his run for the presidency, was emblazoned with the motto "Straight Run Express."

Some time between then and now, he must have discarded that bus and its motto.

He either had a memory lapse or he chose to ignore what his opponent did to him in ads on TV, radio, in print,

"Summertime, and the Livin' is Easy"*

* Apologies to Gershwin's *Porgy & Bess*
By Dot Loewenstein

Many people have approached me about the lack of an article by me in the recent issue of the *UCO Reporter*. Well, believe it or not, I took a vacation! First thing I managed to do was fall and hit my head, which explains a lot, doesn't it? Then one leg decided to go numb — it didn't even ask my permission — and slowed down my walking to such a degree that I spent most of my time in my recliner. This wasn't necessarily a bad thing, because I learned a new handicraft skill! Between books from the Rag Shop and some ideas I copied, six napkin holders were produced, as well as a dozen bookmarks and several sets of coasters with matching boxes. I was busy, busy, busy!

About the time the neurologist had scheduled me for several (more) MRI tests, the leg cleared up and I was back to walking in a manner that was, for me, normal — Hallelujah! No more tests!

We made a short visit to cold and rainy New Jersey for some family meals and photos. (Should I mention the bomb scare on the north-bound train that delayed my arrival in New Jersey by four hours?) Then it was back home again for my husband's 70th birthday, which required a lot of planning and secrecy because of a surprise guest from Israel. Exhausting, stressful, but very rewarding all around.

Now I think it's time to get back to the real world — vacation isn't all it's cracked up to be, is it?

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

and in phone during the year 200 primaries.

They insinuated that his wife had "mob ties," that he is the father of illegitimate children (plural) — one among them black, and that there were abortions in his family. They completely distorted his outstanding record on the environment and — most cruel of all — that he opposed cancer research when his own sister suffered from the disease. And, of course, they painted him a liberal, an abomination in their lexicon.

Bearing in mind that they were capable of doing to a fellow Republican, one can imagine what Karl Rove's gang is about to prepare to

impugn the Kerry-Edwards ticket.

I admit: Senator McCain did not have much of a choice. He couldn't very well tell what he truly thinks of the current office holder of his own party, and still remain a Republican. He could, of course, have remained silent, but this is not something one should expect from a politician.

So he must have swallowed hard, almost choked and praised this man whose machine questioned his integrity, insulted his wife, and distorted his record. As McCain himself said: "They know no depth, do they? They know no depth." What a waste of a good man.

Gate Passes

Passes for the fourth quarter will be given out starting on September 24th. If you need four or more passes, you may come in and prepay for them and then just come in and pick them up. Needed will be the residents' I.D. and the list of people you need the passes for. Also needed for the People List will be their complete name, address and relationship to the resident.

Special passes are now available for vendors and contractors. Needed will be the residents' I.D. and name and address of the contracting company. These passes can be issued for one to three days, also for one week, and a maximum of one month. The charge for the special pass will be \$1 per day, \$5 per week and \$15 for the month.

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As I See It

Don Amter



Voting

Democracy means rule by the people. The word comes from the Greek, where in Athens they all got together to discuss and make decisions.

In a large country such as ours the only way to do it is to have representative government, which means we elect someone to speak for us in the higher bodies.

It is not an easy system and can be rife with problems. The men who wrote the Constitution — some of them wanted only men with property and wealth to vote!

The common people had no education and did not have much opportunity to study the issues and problems in our country. Jefferson talked and wrote about the need for widespread publications so at least those who were literate would be informed.

The Electoral College was supposed to make the final decisions. And it is the Electoral College — which after all these years and all the technical progress — still decides who becomes president. Usually the College follows the popular vote. That was not the case with the last elections where the nominee with fewer votes was nevertheless declared President.

How we vote obviously makes a difference. That requires us to make informed decisions. Pulling down a lever once in four years won't do it! And finally — the votes must be correctly counted. We don't have to be reminded about what happened here in 2000.

A lot of attention has been focused on how we vote and on the voting machines. We don't have to be reminded about the mess of the hanging chads and the misleading ballots.

No one wants that again!

With electronic machines it seems so simple. You just touch the screen next to the candidate of your choice. Very simple — or is it?

What are the facts? Approximately 115 million will vote in the November elections. It is accepted that some states will vote Republican and some Democratic. There

are 17 states with 180 electoral votes which can go either way (swing states) so that is the competitive battleground in the coming election. You can see how important it is to have secure voting.

In cases where the vote is very tight it would be necessary to look more closely at the numbers. We in Florida know this means recount — and there is the rub!

There are four major companies that make electronic voting machines. Among them are Election Systems,

Diebold Electronic Systems of Texas (its CEO is a supporter and funder of Bush) whose machines malfunctioned in California this year. Also Hart InterCivic of Austen, whose owner is also a friend of Bush.

Now here's the problem: More than one-third of these machines will tabulate the votes (about 36 million) inside paperless machines. Unlike your ATM or supermarket, you get no receipt to show what you did. You never know how the machine recorded your vote and there is no paper record in them. So it is not surprising that the major parties are contesting the use of these machines.

A national backlash against the paperless machines is growing. A Harvard expert suggests a solution. Voters record their choices which shows up on a paper ballot

that appears under glass so it can be confirmed. Then a button is pressed and the ballot is dropped into a box to be held in case of a recount.

What about here in Florida? Governor Jeb Bush and his Secretary of State Glenda Hood express confidence in the existing electronic systems and adamantly oppose a paper trail.

Representative Robert Wexler sued in court to require a paper record. If he loses, half of the voters in Florida will be denied manual recount that the other half will have

Representative Alcee Hastings exclaimed: "Any way we cut it these people are trying to steal this election!"

Armed police are going around in the black communities in Orlando questioning elderly voters and looking for illegal voters. This is an attempt to scare them away from voting altogether.

Felons lists are being dragged out again to deny them the right to vote. The state has identified 47,000 more suspects that they will use, attempting to deny their voting rights again, mainly in the black communities.

Can all these electronic shenanigans be avoided? Take the country of Venezuela. There was a bitterly contested election recently. But the results were clear — they used voting machines made in the U.S. **And the machines all had paper trails!**

Interesting! There was an international inspection team to check the validity of the elections. Some are now calling for a United Nations team to monitor our elections in November.

P.S. Be on the alert for more dirty tricks between now and November.

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Upper Fl 2 bed/1.5 or 2 ba

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 Bedford B - elevator/rent building 62,500
 Plymouth N - desirable area/fum 85,000

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 Norwich I - 1/1 - 1st fl fum 500
 Dorchester C - 2/1.5 - 2nd fl fum 700
 Cambridge A - 1/1 - 2nd fl fum 550

Seasonal Rentals

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 Dorchester I - 2/1.5 - 2nd fl cor nr pool 1,200
 Camden H - 1/1 - 1st fl immaculate 1,050
 Camden N - 1/1.5 - 2nd fl beaut tiled 1,200
 Stratford O - 1/1.5 - 1st fl lovely fum 1,100
 Norwich I - 1/1 - 1st fl fum/upgrades 950
 Bedford B - 1/1.5 - 1st fl very colorful 1,100
 Bedford I - 1/1.5 - 2nd fl cor waterview 1,100
 Dorchester B - 2/1.5 - 2nd fl cor CT 1,200
 Northampton R - 1/1 - 1st fl near pool 950
 Bedford B - 1/1 - 2nd fl light/tile 1,050
 Andover E - 1/1 - 1st fl fum/new carpet 950
 Easthampton G - 1/1.5 - 2nd fl pretty 1,000
 Cambridge A - 1/1.5 - 2nd fl fum 950
 Coventry J - 1/1.5 - 2nd fl cor 1,000
 Plymouth G - 2/2 - 2nd fl new fum 1,500

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From the Desk of Senator Dave Aronberg

The Write-in Loophole Means Politicians Win and Voters Lose

In 1998, voters overwhelmingly passed a constitutional amendment that opens primary elections to all voters if all the candidates in a race come from the same political party. The constitutional amendment ensured that thousands of voters would no longer be disenfranchised, thereby forcing candidates to reach out to all voters — not just voters who think only like themselves.

But the will of the voters was thwarted by a State Division of Elections opinion from 2000, which said that write-in candidates close primary elections because they are considered a general election candidate, even though they pay no filing fee and their names never appear on the ballot. Thus, the "write-in loophole" was born — and the politicians have taken full advantage of it.

With all the debate over butterfly ballots, hanging chads and the voting rights of ex-felons, the write-in loophole has disenfranchised more Floridians than any of these other things combined. The write-in loophole has been exploited by politicians of both major parties to undermine the 1998 constitutional amendment and take the vote away from thousands, and possibly millions, of people.

Today, when you see a race where all the candidates come from the same party, you can count on a last-minute write-in entry with some connection to one of the other candidates in the race. In Central Florida, the daughter of the secretary of the Lake County Republican Party is a write-in candidate in the race for school superintendent, eliminating the opportunity for all non-Republican voters to cast their ballot in that important election.

Meanwhile, the last-minute write-in candidate who will keep 161,000 Democrats, independents and other non-Republicans from voting in an upcoming Lee County Commission race had recently contributed \$1,000 to one of his Republican opponents. Those 161,000 disenfranchised voters represent a



majority (53.4%) of the entire Lee County electorate. The use of write-in candidates in Lee County is so out of control that as of July over 1,300 voters had switched their party affiliation to Republican just to have the chance to vote in important county elections.

Because they are used to manipulating the voting process by their mere presence, write-in candidates seldom campaign. Since the loophole

was discovered in 2000, 63% of all write-in candidates in these legislative races received three or fewer votes, and 19% actually received zero votes. After all, why should they vote for themselves when they are supporting one of their opponents?

This past session, I introduced a constitutional amendment to close this devastating loophole. It didn't even get through one legislative com-


mittee. Unfortunately, politicians who benefit from the current system are not inclined to change the system. But I will continue to fight to implement the will of the voters and ensure that all Floridians can exercise their right to vote.

Everyone in Florida should be troubled about this threat to our democracy. In a State famous for its voting problems, the write-in loophole is the worst of them all.

Our fight against consumer fraud continues! Since the beginning of 2003, my office has assisted in the return of \$853,910 to people who have called about being ripped-off. If you have a consumer problem — no matter how large or small — call my Legislative Assistant, Paul Copeland, at 433-2627. Before joining my office, Paul was the head of the Attorney General's Seniors versus Crime initiative.

There is absolutely no parking on the swales along the perimeter road. Areas have been newly seeded and sprinkler systems installed. Broken pipes and sprinkler heads cost all of us money.

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Ego — or What?

By Bob Fogelman

I am debating if I should ask my son-in-law, who is a psychology professor, or my psychologist daughter, the following question: Why do people write columns for a newspaper or letters to the editor?

The question is tantalizing because the answer could border on the psyche of the writer or the psyche of the person answering the proposed question.

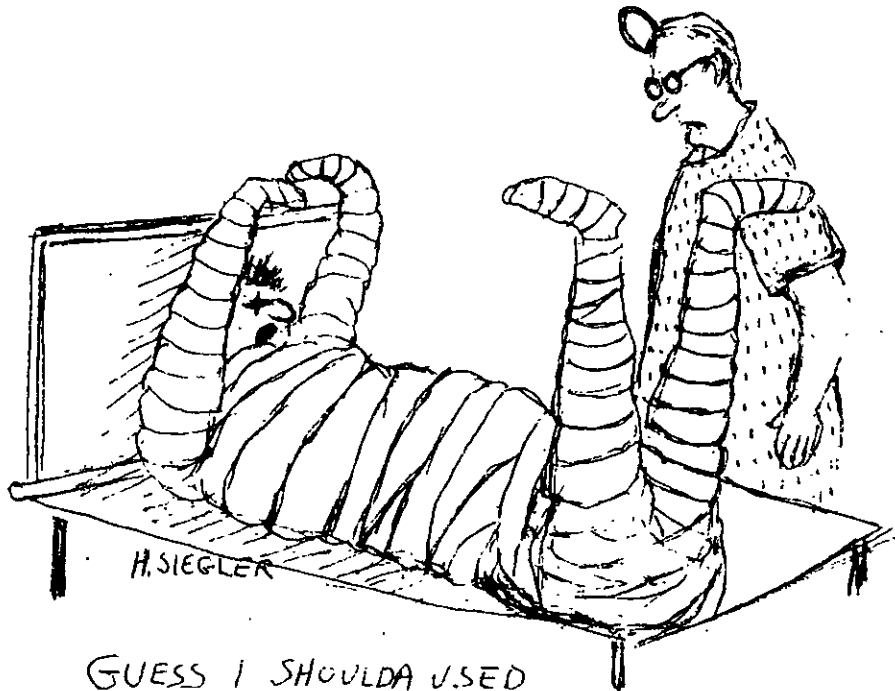
I am sure there will be many who will lean towards the side of ego. Without having any background in the studies of psychology — except for life experiences — and with apologies towards my family, let's discuss what we call ego.

Have you ever heard the expression "His ego is uppermost in his mind"? Or he "Feeds his own ego"? The expressions leads one to believe that someone is doing something to make him or herself feel good, to inflate or to bolster their self-esteem. This could be a continual drive on the part of some people.

Does this make it bad if good is being done for the good of the people? Of course, there is overdrive in all actions. If we do not have good self-esteem, then how can we give of ourselves to help others? By the way, *Webster's* defines "Esteem" as "To regard, respect, favorable opinion — to set high value upon, to respect, to prize."

We all have self-esteem. Some are higher or lower than others. So to get back to the original question — is it an ego trip? Could be. So what? If it is interesting; if it conveys an understanding of the subject matter; if it asks a pertinent question or it alludes to a topical subject, so what if it feeds the ego of the writer.

Continued on page 31



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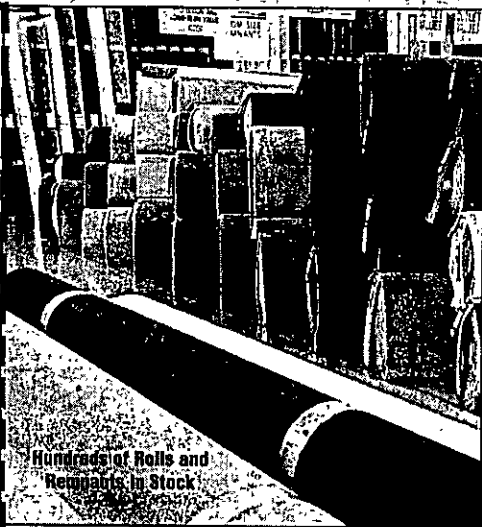
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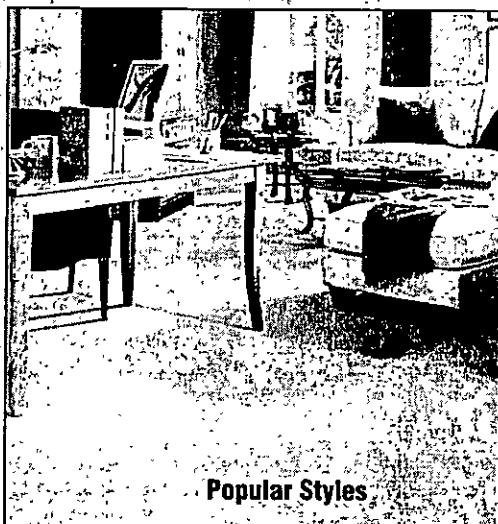
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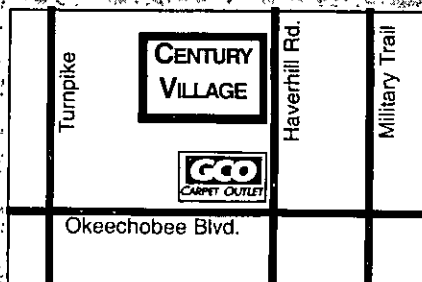
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That's So Fine

A young woman was doing some business at Marshall University and parked in an area clearly marked "no parking."

After taking care of business, she returned to her car

to find a campus security guard writing her a ticket.

"Why are you giving me a ticket?" she asked.

"You're not allowed to park here," the guard said.

"See that sign? It says 'Fine for Parking Here.'"

"Well," said the violator, "I thought it was a fine place to park."

The guard began to laugh. The more he thought about it, the harder he laughed.

He tore up the ticket and waved the woman on her way.

From the Internet

MEETING DATES — 2004					
OFFICERS	EXEC. BOARD		DELEGATES		
Thu Sep 23	Mon Sep 27	Mon Oct 11			
Thu Oct 28	Mon Nov 1	Fri Nov 5			
Wed Nov 24	Mon Nov 29	Fri Dec 3			

*PLEASE NOTE: Oct. 11 is Monday, 1:30 pm.
Nov. 5 is Friday, 9:30 am. Dec. 3 is Friday, 9:30 am.*

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What is a hemorrhoid?

A hemorrhoid is an enlarged blood vessel within the anal canal which has become swollen or inflamed due to an increase in venous pressure. Although hemorrhoid disease is common, the condition is still seen as a private ailment, a disease in which the symptoms are more tolerable than the current methods of treatment. Now with IRC, there is a new, painless, nonsurgical device for the effective treatment of hemorrhoids. With IRC your hemorrhoids can be treated during a regular office visit. IRC requires no special preparation, no anesthesia, and no medications or salves.

What is Infrared Coagulation (IRC)?

IRC is the most widely used office treatment for hemorrhoids. It is preferred over the other methods because it is fast, well tolerated by patients, and virtually problem free. A small probe contacts the area above the hemorrhoid, exposing the tissue to a burst of infrared light for about one second. This coagulates the vein above the hemorrhoid causing the hemorrhoid to shrink and recede. The patient may feel a slight sensation of heat but it is generally not painful. Therefore, anesthesia is not required.

What should I expect during the procedure?

Treatment with IRC is painless, safe, and effective. Before treatment, your physician will conduct a routine external and internal examination to chart your hemorrhoid disease and ensure that there is no other disease responsible for your symptoms. This examination takes only a few minutes.

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Understanding the IRC procedure...

How long is the procedure?

Generally, a treatment lasts about ten minutes. However, treatment time depends on the severity of the hemorrhoid to be treated and your comfort level.

How many treatments are required?

Most patients require 3 to 5 visits at 1-2 week intervals.

Can I be treated if my hemorrhoid is actively bleeding?

Yes. Your first treatment with IRC should immediately reduce your symptoms of bleeding.

With the IRC procedure, will I be able to have a normal bowel movement?

Yes. IRC produces no disruption to your work schedule or lifestyle.

What must I do after the procedure?

You can continue with your usual activities, even on the day of treatment. However, it is always recommended that you add high-fiber foods to your diet.

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**Random
Ramblings**
By Bob Fogelman



**“Senior Moments” and
Other Ramblings**

We joke about our “Senior Moments.” We excuse our inability to remember because we are seniors. Sometimes we can’t remember what we ate yesterday. But often we can easily recall certain events that took place 40, 50, even 60 years ago. Sometimes it is amusing and other times it is frustrating.

Many, many columns have been written about the early 1900s and how it affected our lives as teenagers and young married couples. I am sure you all remember where you were on December 7, 1941, how poor you were and where and how you met your intended. So what’s left to talk about? There’s no sense in me asking you about what you did long ago, so I will just tell you about my times.

As a youngster, I never knew about the Depression because my parents owned and worked in their own grocery/delicatessen. I loved to read books, but my boyhood friends insisted that I play handball, baseball, basketball, football and, most importantly, that I ride my bike. I’m sure there must have been at least 14 of us who rode our bikes in the empty schoolyard on weekends. We also rode the Dykeman Street Ferry to New Jersey during the summer. There were no street gangs in our neighborhood.

I wonder how many of you have ever played basketball on bikes? The ball was a deflated basketball. If you dropped the ball or got off your bike, the other team regained possession. You seldom used the handlebars because you rode your bike, as you would ride a horse. Only sharp turns or short stops to confuse a defender would cause you to steer with the handlebars.

Handball was tough because my hand was always swollen for a day or two. Nobody wore gloves.

Stickball was the highlight. There weren’t that many cars on the side streets in those days. Old brooms were at a premium as were Spaulding balls. To lose a ball on a roof was a disaster.

Speaking of cars, I received my junior license at 16 years of age and my parents allowed me to purchase a 1931 canvas top Ford with a rumble seat. It cost \$40 — **my own money**. Four of my friends also had cars and we used to pile all our friends into our cars to go to the White Castle for five cent hamburgers, especially when they were on special — six for 25¢. In 1939, my cousin and I made a trip to Chicago in my car. I put my Dad’s radio, the one from his Plymouth (he had bought the car new for \$650) into my car and two years later sold my car for \$25.

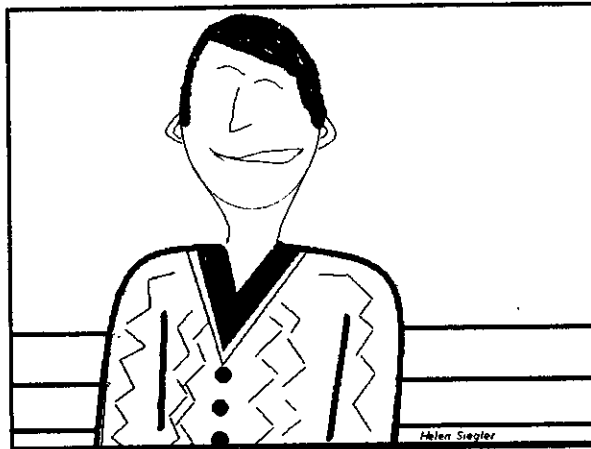
I met my wife at my best friend’s house and we “kept company” for two years until we were married — one week after my 21st birthday in February 1942. As we were working on our invitation list in my parents’ home, the radio announced Pearl Harbor — it was December 7th, 1941. All eyes turned to me and I said, “Let’s go ahead.” I was drafted in July 1942 and returned home in May 1946 as a Captain, AACCS, AUS. When I returned, my daughter was 27 months old. Yes, I had to leave my wife when she was in her ninth month of pregnancy.

After the birth of my youngest daughter, I joined the United States Post Office and retired from there after 37 years. I served as an investigator and hearing officer.

We came to Century Village, West Palm Beach, Florida, about 20 years ago. I consider this the best move I ever made. Somehow, in 1986, the powers that be invited me to volunteer in the United Civic Organization (UCO) and there I remain, to this day.

Tragedies, yes, but on the whole, life is good. You make of it what you will and you hope for the best.

**“How
embarrassing
to be
human.”
Kurt
Vonnegut**



“I hear you’re from Brooklyn,”
He said with a sneer.
“You people from Brooklyn
Have accents so clear.”

“Oh, yeah?” I retorted.
“I guess you’re from Boise.”
“Oh, no,” he replied —
“I’m from Nooick, Noo Joisey.”

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Tips for giving to charities

Some basic tips for givers are published by the Florida Department of Agriculture and Consumer Services in their "Gift Givers Guide." You can get your own copy by calling 1-800-435-7352. Among the suggestions they make are:

1. Never give cash. Contribute by check that is payable only to the organization, and not ever to an individual.
2. Ask questions, and do not contribute until you get answers that are satisfactory to you.
3. Don't judge a charity based solely upon an impressive sounding name. Know who is really asking for your money.
4. Be wary of appeals based upon emotion, and of appeals that only have vague plans for dispensing the funds.
5. Always remember that you are not required to contribute anything to enter a sweepstakes.
6. Florida law gives you, the donor, the right to request and receive a copy of the organization's financial report before giving. Ask for it.
7. Not all organizations soliciting money in the name of benevolence are true charities eligible to receive tax-deductible contributions. Ask for the group's federal tax-exempt number. If the group does not have a tax-exempt number, you will not be eligible to claim your contribution as a tax deduction.
8. Most telephone appeals for funds are made by paid solicitors, not volunteers.
9. All fund raising projects cost money. However, before contributing, examine the percentage of total revenue that goes for fund raising, and compare that figure with the amount it spends on the programs they tout. Above all, you should feel comfortable with the figures.

10. Organizations which solicit contributions are required to register with the Florida Dept. of Agriculture and Consumer Services. Registration is a way for you to get more information about the organization, but does not guarantee the reputability of an organization. Call 1-800-435-7352 and get a copy of the "Gift Givers Guide," then make an informed decision about who deserves your support.

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The Patient's Bill of Rights

- You have the right to considerate and respectful care.
- You have the right to receive from your physician information necessary to give an informed consent prior to the start of any procedure and/or treatment. You also have the right to know the name of the person responsible for performing procedures and treatments.
- You have the right to refuse treatment to the extent permitted by law, and to be informed of the medical consequences of your action.
- You have the right to personal privacy concerning your medical care program.
- You have the right to expect that all communication and records pertaining to your care will be treated as confidential.
- You have the right to expect reasonable continuity of care. You have the right to know in advance what appointment times are available for your care.

As a patient, you also have certain responsibilities which should be carried out in your own best interest:

- Appear for your appointments on time.
- Telephone the office two business days before your appointment if it is not possible for you to keep your scheduled appointment time.
- Have with you at the time of your appointment your insurance card and the completed patient history questionnaire form that was mailed to you prior to your appointment.
- Be open and honest with us about instructions you receive concerning your health.
- Be prompt about payment of bills, and provide the information necessary for insurance processing



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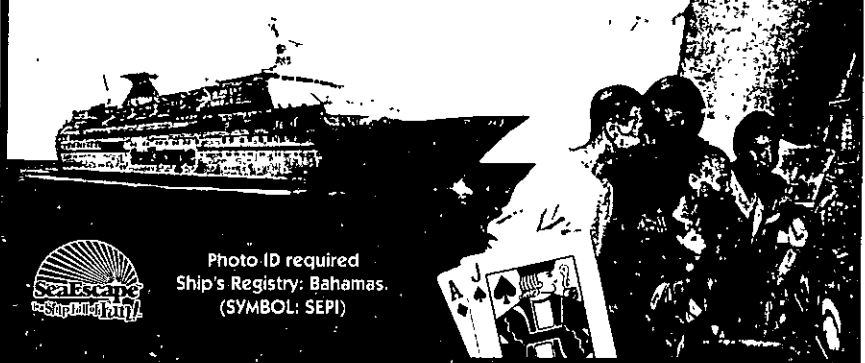


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Ego — or What?

Continued from page 22

All right, suppose the writer has some other reason for writing in the newspaper. Such as — wanting to impart some information to the reader, or just wishing to spout off on some subject that has incensed him/her, or to state an opinion or to have an answer to some question, etc. There could be numerous other reasons too.

Another puzzle is why do we always look for some hidden meaning, some ulterior motive? Why do we try to read between the lines? Is it naive to enjoy the writings just for the pure pleasure of reading what other people have to say?

Contrary to what some people may think, the writer

Wish I Said That

By John Saponaro

"The allure of *Advise and Consent* and *Seven Days in May* was that the authors, taking advantage of the novelist's license, could depict how decisions in Washington were really made: behind closed doors. In the era of televised floor debates and Freedom of Information lawsuits, the doors are often open. C-SPAN cameras can even cover coffee klatches during the New Hampshire primary campaign."

Michael McGough

of this article sincerely does not believe that he has a high ego, nor that he has to "Feed his ego" — even though he has had 125-130 articles printed in the UCO paper in the past ten years. So, what do you think?

Iran

By Kurt Weiss

Here we go again! Will this turn out to be another Pollard case?

Let me see if I got it right: For the last year, the FBI investigated an employee in the Department of Defense for possible transfer of secret material to AIDPAC, the main political action committee working for Israel and from them, to Israel intelligence proper. Both AIDPAC and Israel denied these allegations. The topic under investigation is a position paper in preparation for President Bush vis-à-vis Iran's nuclear military "intention" and capability.

In the Pollard case, it was clear that what he did, and though certainly not treason, as alleged by the then Secretary of Defense, was certainly against the law. Even in this case, the question should be

raised and raised again. Why should it have been necessary to transfer illegal material vital to the existence of Israel, America's closest and maybe only ally in the Middle East, rather than by direct contact between the two governments? The current case is even stranger. President Bush described Iran as one of the "evil axes," together with Iraq and North Korea. He decided to deal militarily with one of them — Iraq.

I doubt whether he will do the same with regard to Iran and North Korea. One deals differently with countries who no doubt possess nuclear weapons or the capability to manufacture them.

The United States can afford to wait and delay any response to Iran until the danger — if ever it comes to it — becomes unacceptable.

Israel is not in that position.

Geographically, they are next door to Iran. Any offensive action by Iran would certainly be directed first against Israel. I seriously doubt that the world, including the U.S., would react with nuclear weapons if Iran attacks Israel the way Israel once before rid the Middle East of a possible nuclear threat when its Air Force took out Iran's nuclear reactor at Ossirak. I have a sneaking suspicion that this may be the reason why we could not find any nuclear WMD when we invaded Iraq.

If the choice is between meaningless assurances of support or mournful obituaries after the fact, I have no doubt that Israel will follow the bible. Samson's words "May my soul perish with the Philistines" may well become Israel's.

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9:00	9:05	9:10	9:15	9:20	9:25	9:35	9:45	9:00	9:05	9:10	9:15	9:20	9:25	9:00	9:05	9:10	9:15	9:20	9:25
10:00	10:05	10:10	10:15	10:20	10:25	10:35	10:45	10:00	10:05	10:10	10:15	10:20	10:25	10:00	10:05	10:10	10:15	10:20	10:25
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<< * 5:00 pm RUNS ONLY ON SATURDAYS >>																			

SHUTTLE BUS											
CLUB	POST	BEAUTY	UCO	DREXEL	GRAND	BABY	POST	PERIM	CLUB	HOUSE	OFFICE
9:00	ONLY	9:05	9:09	9:12	9:13	9:18	9:23	9:29	ONLY	9:35	9:45
10:00	ON	10:05	10:09	10:12	10:13	10:18	10:23	10:29	ON	10:35	10:45
11:00	TUES	11:05	11:09	11:12	11:13	11:18	11:23	11:29	TUES	11:35	11:45
1:00	AND	1:05	1:09	1:12	1:13	1:18	1:23	1:29	AND	1:35	1:45
2:00	THUR	2:05	2:09	2:12	2:13	2:18	2:23	2:29	THUR	2:35	2:45
3:00	3:05	3:05	3:09	3:12	3:13	3:18	3:23	3:29	3:40	3:35	3:45
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5:00		5:05	5:09	5:12	5:13	5:18	5:23	5:29		5:35	5:45

SUNDAY & HOLIDAYS (COMBO)											
CLUB	BEAUTY	GRAND	PINE	CROSS	W'WRD	P.B.	CLUB	HOUSE	OFFICE	DRIVE	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
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2:00	2:05	2:10	2:15	2:20	2:25	2:30		2:40	2:45		2:50
3:00	3:05	3:10	3:15	3:20	3:25	3:30		3:40	3:45		3:50
4:00	4:05	4:10	4:15	4:20	4:25	4:30		4:40	4:45		4:50
5:00	5:05	5:10	5:15	5:20	5:25	5:30		5:40	5:45		5:50

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

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