



# Reporter

Volume 23 No. 10

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

December 2004

## Notes from the Corner Office

By President Bob Marshall

A hardy welcome to those of you who are just arriving for the season. May all of you have an excellent winter.

Consolidation: We will continue about this subject. Watch this paper and listen at the Delegates meetings for meeting dates to discuss this subject.

In my opinion, this is a subject whose time has come. Simplified, consolidation is a process whereby we move from Associations, as we now know them, to larger associations. Why? Those of you who have been here and helping with association business during the recovery period know the answer.

Many associations have had difficulty finding Board Members or Officers to deal with, the insurance companies and contractors. Consolidation should solve this and other situations.

A hardy "thank you" needs to go to the Solid Waste Authority for the super job they have done removing the debris, both tree limbs and household debris. Some Associations have had several of the apartments full of furniture that needed to be removed. The Solid Waste Authority has accomplished this removal with the help of Onyx.

As this note is being written, the demolition within the Clubhouse continues. We have just received word that much more demolition will be done shortly. The insurance company has finally agreed that all of the ceiling tile and all of the remaining carpet will be removed. No date has yet been established for its reopening.

The Operations Committee continues to meet with Peggy once a week and with Mark Levy as needed. The season ticket refunds should begin no later than early December. You may already have received yours as you read this, but if not, it should arrive shortly.

We are negotiating with Mr. Levy and his insurance companies and feel we are close to a final number. More discussion of this at the Delegates meetings.

Caution: With so many people coming in the Village daily, security is a challenge. Several condos have been entered and things stolen. Keep your deadbolts locked at all times.

Annual meetings need to be planned now. Your maintenance company may be able to help, but they will need about 70 days lead time.

**UCO Needs Volunteers**

There is a need for additional volunteers in the UCO Office for folks doing clerical work and also someone to install transponders.

If you have time available, please call or come into the Office and make yourself known

Our number is 683-9189.

**No Person May Occupy a Unit Without a "Certificate of Approval"**

**Delegate Meeting**

**Fri., Dec 3, 2004, at 9:30 am**

**at Anshei Sholom Synagogue**

**Grove St. in the Hastings Area**

**All Welcome!!!**

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

## From the Desk of Vice President

Jean Dowling

### What's With the Clubhouse?

Believe it or not, we really are working on the Clubhouse, even though we don't have answers yet for the opening date. The demolition crew is still working, but we hope will finish soon.

In the meantime, we have hired the law firm of Gunster & Yoakley to represent us in reviewing the Millennium contract for our responsibility of payment. At this point, we do know we will be responsible for a deductible for insurance of about \$200,000.

The main shingled roof is finished and they are working on the theater roof. There are still several flat roofs to replace.

There is still demolition to be done and we hope it will be completed soon. When the insurance company contractor has completed their work, we will send in our environmental engineer to test the building for mold, mildew, etc. If he finds any problems, we will have the demolition contractor continue demolition until the building is healthy. Then we will start construction. At that time, we want to include other projects to change some spaces and upgrade some systems, including handicap bathrooms.

Continued on page 15

## Last Minute News

We now have the new insurance appraisal of the Village. This has to be done every three years in order to avoid "under-insurance" or "co-insurance." There were no claims that were reduced because of it.

The prices have gone up considerably, and so the need for new insurance values of approximately 33%. With this in mind, plus a relatively moderate increase in the rate, the cost of insurance is 42% higher.

## Emergency Procedures

By Ed Black, VP

The recent storms showed the importance of preparedness. At issue is the lack of knowledge for whatever help may be needed when power is out and communication is down. Accordingly, we propose to include into our database the following:

- 1 Electric — Oxygen, Nebulizer
- 2 Hearing Impairment — telephone
- 3 Medications storage — Insulin
- 4 Aged — both singles and couples
- 5 Mobility difficulties — Chair Lift
- 6 Food purchase or cooking needs
- 7 Medical Aide — availability during storms

A chart for each building, completed by the Board, showing each unit owner's storm needs, will enable the United Way, Red Cross, or any other voluntary agency to supply specific help to the unit owners who need it. Whenever the next emergency arises, we can be prepared, but each Association Board must act to help those owners/renters/occupants who may require some help and those who will desperately require it. This form, available at the UCO Office, will allow you to quickly evaluate the needs and return this valuable information to us when you return your election results for the year 2005. Some of your residents will fit more than one category and you can simply place the corresponding number beside the name that needs help in that area. Please indicate whether a permanent resident or a seasonal resident, so a knock on the door, which goes unanswered, will not alarm volunteers. Example:

Association Name	Concerns	Residency Perm/Seasonal
Unit #1 (any name)	1, 2, 3, 6, 7	P
#2	4, 5, 6, 7	S
#3	0	S
#4	0	P
#5	1, 4, 5	S

In order for this to be a success, we need your help! Once we have this very important information, we will be able to supply any agency that comes into the Village to help feed or aid our needy. We will be able to supply them with a list to begin deliveries. Many folks are only "needy" because they have lost electric power and can't cook. They don't drive so they can't travel for food — no bus service, or their aide can't return immediately. Each person, whose situation improves, may inform the UCO Office, so we may confine the volunteers' efforts to the remaining needy for the help they give during any crisis. Please help — for more information on a way you may participate, call the UCO Office at 683-9189. We would appreciate any time you may be able to help us. We would encourage anyone who would like to offer a response to our plan, whether a suggestion, recommendation, or just a comment, please do so. Please pick up the forms to help complete this survey in the next couple of weeks.

(See Page 2 for form to be completed)

**This Issue of the UCO Reporter is Dedicated to the Memory of Senior Editor Max Hammerman**



**At the Delegates Meeting**

**Betty Lapidus**



**November 5, 2004**

**President's Report** — Pres. Marshall announced that hurricane debris on the perimeter roads of Southampton, Greenbrier and Stratford areas have been picked up. He thanked Leon Goldenberg, our speaker from the Solid Waste Authority—315-2007 — for his cooperation. Leon advised us not to put plastic bags into the recycling bins because they gum up the process. He handed out promotional items made from recycled material. Q&A. He reported that special bulk pickups would take place on Mondays.

Pres. Marshall reported that as per our bylaws, the UCO budget must be presented in September so that the Condo Associations will have time to create their own budget. We had a budget workshop where 250 people attended.

Parts of our fence that had been damaged has been straightened with additional poles, etc., and we are lucky not to need to put up new fences.

We had an estimate of

\$16,500 to remove the damaged tree at the Haverhill exit, but we succeeded in removing it at a cost of \$2,100.

He reported on upcoming shows at Anshei Sholom. He also reported on a function at Dreyfoos Hall in the Kravis Center and said that groups coming from CV may get a discount.

Flu vaccine is available at the Veteran's Administration — call for appointment.

**Treasurer's Report** — George Loewenstein reported on the projected storm damage item in the 2005 UCO budget — \$636,000. If it is not spent, the remainder stays for the year of 2006. If you have any questions, call him at the UCO Office.

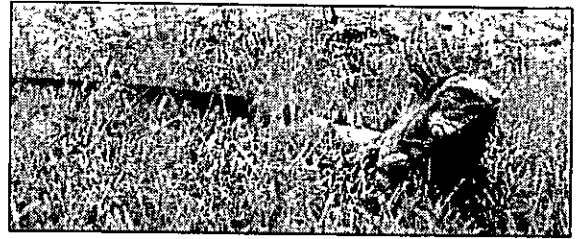
Every condo association must issue a Financial Statement to every one of the unit owners, drawn up either by their maintenance company or their own accountants.

**VP Phyllis Richland** reported that UCO is a volunteer team and discussed the assets of this administration. UCO is always available to you. We need volunteers, especially for transponders.

Give your name to Ken Davis at the office. Envelopes distributed here are for your donations to the organizations that came to CV to help us at hurricane time. Do not make out checks to UCO but instead to the organization that you want to help. Ticket refunds will be coming beginning December 1.

**VP Ed Black** reported that we have developed a program to help people during an emergency. There are forms in the UCO Office at the front desk; your privacy will be observed.

**VP Jean Dowling** reported on the last stage of demolition at the clubhouse. They are working on the roof of the auditorium. There are three or four more roofs being addressed. We have been meeting on a regular basis and we have attorneys to oversee our part in the reconstruction process. Also, an environmental engineer has been hired as well as a design team for the decorating and painting of the Clubhouse. Auditorium seats need to be ordered. Q&A. Our attorneys and accountant George L. are working on what percentage we are responsible for; payments will be adjusted. We need time to do this. Re: The showing of



*Day of the Iguana: One fine November day, the above pictured iguana showed up, probably looking for a condo. He left the Northampton bridge and headed towards Chatham by way of Kent.*

*Photo by Adeline Springer*

movies still being discussed. Our screen and equipment do not fit into Anshei Sholom; all DVDs must be G rated; and a license to show movies must be obtained.

Pres. Marshall reported that we have received a contract from the County for the Haverhill planting of the areca palms from the CV entrance north to the end of our property.

He also reported on the last minute visit from John Kerry at the tent site opposite our Medical Building.

He spoke about the abuse of our guards at the gate houses. Some unit owners and their guests have had their rights removed as a result of offenses.

Several washouts have been repaired, and fences have

been repaired.

We have been approved for a \$25,000 grant for the water reclamation project.

In the UCO Office, we have two lists — one for people who need a temporary home, and the other for people who can offer help.

**Committee Reports: Signs** — Haskell Morin reported that signs along our perimeter roads have been straightened out. He demonstrated the new custom made signs that can be bought for \$150 plus the cost of electric wiring.

**UCO Reporter** — Irv Lazar reported that unsigned items will not be published.

**Nominating Committee** — Irv Lazar reported the committee will be meeting in two weeks. We are facing the elec-

*Continued on page 4*

**ALLSTATE INSURANCE SIGN-UP**

Anyone insured by Allstate Insurance should know that most other insurers have been reimbursing their insured for "LOSS ASSESSMENT."

To date, Allstate has refused to acknowledge their position other than to say, "you are not covered for that". There is a growing movement to proceed exploring with a litigation "Class Action" suit to recover for the many, we feel, are entitled to a better answer from this Company.

This "Class Action" case would be on a contingency basis, meaning the attorneys would proceed without any charge to the persons joining the "Class"; rather they would receive a portion of the settlement. Please complete the information below to add your name to the list considering this action.

PLEASE PRINT

Name \_\_\_\_\_ Century Village Address \_\_\_\_\_

Century Village phone # \_\_\_\_\_ Insurance Company \_\_\_\_\_

Have you received any written Notice of Decline from the Insurance Company?

PLEASE RETURN THIS FORM TO THE UCO OFFICE.

**Order Your Palm Beach Post**

from a Century Village Resident (Plymouth)



**DISCOUNTED Cynthia Katz**

471-9647

★ SAT & SUN WEEKEND SPECIAL ★

★ 1 YEAR SUBSCRIPTION \$55.12 ★

★ \$1.00 A WEEK ★

**UCO Annual Luncheon and Dance**

Mary Patrick Benton, Chair

On Sunday, March 13, 2005, we will hold our Gala Luncheon at the Marriott on Okeechobee Boulevard in West Palm Beach. The hotel has done extensive remodeling and it is beautiful.

The chef promises a delicious menu with one of three choices: Pecan Crusted Chicken, Sliced London Broil, or Almond Seared Salmon. A gourmet salad, hot beverage, and a fabulous dessert will also be served.

In addition to the installation of Officers and Executive Board members, we will have the music of the Al Matos Orchestra for your dancing pleasure.

We are now accepting reservations. The cost is \$30 per person. Please make your check payable to UCO. Tell us what you want to eat and with whom you wish to sit. Please be sure to give us your phone number as well.

**Insurance**

**Dan Gladstone**



The shortcuts that we took to speed the inspection of the adjusters proved to be helpful. The meetings with area presidents all at once has pushed the assessments of the damages on a high gear. While writing these lines, the last of the area meet-

ings is scheduled the second week of November.

When the quotes of the renewal premiums arrive, that are expected to include a considerable hike, we ought to consider the billions of dollars that the insurance companies

are paying for the four devastating hurricanes that hit our state. What about next year's storms? What level of destruction can we, and the insurance companies, expect? In the meantime, the advance checks to the Associations are pouring in. This will surely help.

The assessment letters that are issued by the Boards of the Associations are working well, except Allstate Floridian Insurance Company. We have reason to believe that a class action against this company is a possibility. On page three, you will find a form titled **Allstate Insurance Sign-Up**.

Please cut, fill the information, and bring to the UCO Office or to your President. This information is vital for the class-action.

Mold is a part of hurricane damages. If the mold appears on your ceilings and walls, do not wait. Take pictures, inform your president, and start the repairs. You do not have to wait for the adjuster. Your first duty is to minimize your damages.

Some of the roofing and contracting companies have obliged their customers and issued the "Certificate Of Liability Insurance" which in-

cludes the Associations as an additional insured on their Workman's Comp and General Liability policies. Be sure that you get this form from the roofing company.

From the insurance point of view, there is one lesson that

I have learned. During the insurance activities after the hurricanes, many Associations did not have Directors on-site, and in sight, to take care of their buildings and the apartments. Numerous angry and helpless calls advised me that the Presidents were away, that there were only two units occupied with no board members, and so on. This lesson has enhanced the idea of consolidation of Associations under one area Board.

A Reminder to us All  
Check Those Alarm Batteries.

**Delegates**

Continued from page 3

tion of certain Officers at UCO and also Members for the Executive Board. Forms are available at the UCO Office.

**C.O.P.** — Lt. Len Lipofsky reported that our C.O.P. car is back in service in CV and they need volunteers to serve three hours per week. They meet the second Thursday of the month at 10:00 am at the UCO Reporter office at the Camden swimming pool.

**Re: tax time** — volunteer tax consultants will be doing free tax work at the UCO Reporter Camden office — thanks to Irv Lazar for giving us this space.

**Irrigation** — Sal Bummolo reported that we now have water for irrigation; call your maintenance company to check out your system.

**Break-Ins** — Bob reported that we have had a series of break-ins in CV and suggested that we use our deadbolts on our doors. Lock your doors, windows and your cars. There are extra workers now in CV due to work on various repairs in apartments. Be alert!

**Insurance** — Dan Gladstone received applause when he made his report. He noted that the new roofs really work. He reminded us to have our names on the Workmen's Comp policy when we give out a job.

He reported that hundreds of Allstate policies in CV are being challenged by Allstate. Insurance Prices will be going up and the evaluation of your building will be going up as well. Q&A. Please see his column in the UCO Reporter.

**The Department of Financial Services has asked us to provide the following notice:**

Tom Gallagher, Chief Financial Officer of the State of Florida, has adopted an emergency rule to facilitate fair and timely handling of residential property insurance claims arising out of the hurricanes that have recently devastated so many homes in Florida. The emergency rule gives you the right to attend a mediation conference with your insurer about your claim. You can start the mediation process 21 days after the date of this notice by calling the Department of Financial Services at 1-800-227-8676 (1-800-22-STORM): An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference.

**INSURANCE TASK FORCE TO MITIGATE HIGH INSURANCE COSTS**

**HOA / CONDO ASSOCIATION INSURANCE QUESTIONNAIRE**

The focus of this survey is to supply data to the Insurance Task Force headed by Senator Ron Klein. The crisis of skyrocketing individual property insurance costs must be addressed, together with the ability to continue coverage.

Your cooperation is vital to supply this information to your Task Force. Please complete this form and mail before **September 30, 2004** to

Senator R. Klein, 3333 S. Congress Ave. Delray Beach, FL 33445

**Privacy Notice:** This information will be used only to establish a profile of insurance coverage and costs. No specific data concerning any Association will be provided to any organization or entity

Name of your Community \_\_\_\_\_ Number of Units \_\_\_\_\_ Zip Code \_\_\_\_\_  
(Please Print)

Homeowners Association  Condominium Association  Family Community  Adult Community

In the past 5 years, were you ever cancelled, non-renewed, or rejected from Insurance Coverage?

Yes  No If Yes,  Cancelled  Non-renewed  Rejected

Reason for loss of coverage: \_\_\_\_\_

Name of previous Insurance Co \_\_\_\_\_  
(Please Print)

Reason given for dropping Insured: \_\_\_\_\_  
(Please Print)

Do you have an **Umbrella Policy**?  Yes  No If Yes,

Name of Current Umbrella Policy Insurance Co. \_\_\_\_\_ Policy limits: \$ \_\_\_\_\_  
(Please copy the name exactly as it appears on your Umbrella Policy)

Does your policy provide **Windstorm** coverage?  Yes  No **Hurricane** coverage?  Yes  No

If Yes, Hurricane Coverage: \$ \_\_\_\_\_ Premium \$ \_\_\_\_\_ Deductible \_\_\_\_\_%

Description of Community Amenities Swimming pool / Spa  Yes  No Club House  Yes  No

Common Laundry Facility  Yes  No Other Amenities: \_\_\_\_\_

Name of Current **Property Insurance Company:** \_\_\_\_\_  
(Please copy the name exactly as it appears on your Policy)

Number of Years with Company: \_\_\_\_\_

Name of Current **Liability Insurance Company:** \_\_\_\_\_  
(Please copy the name exactly as it appears on your Policy)

Number of Years with Company: \_\_\_\_\_

Your Name: \_\_\_\_\_ Title \_\_\_\_\_ Phone No.: \_\_\_\_\_  
(Please Print - Last Name, First Name, M.I.)

Signature: \_\_\_\_\_ Dated: \_\_\_\_\_

**PLEASE COMPLETE ADDITIONAL INFORMATION ON REVERSE SIDE**

## HOMEOWNER'S INSURANCE QUESTIONNAIRE (Continued)

Please complete the following regarding your Homeowner's Insurance:

Policy Year	INSURANCE COMPANY (Name exactly as on your Policy)	ANNUAL PREMIUM	PROPERTY COVERAGE	DEDUCTIBLE (Non Condominium)	No. Of Claims	Claim Payments
2004		\$	\$	\$ or %		\$
2003		\$	\$	\$ or %		\$
2002		\$	\$	\$ or %		\$

Does your policy provide **Windstorm** coverage?  Yes  No      **Hurricane** coverage?  Yes  No

If Yes, **Hurricane Coverage**: \$ \_\_\_\_\_ Premium \$ \_\_\_\_\_ Deductible \_\_\_\_\_ % Or, \$ \_\_\_\_\_

(We) have been Florida Residents for \_\_\_\_\_ Years.

Do you insure your home with the same insurer as your Auto Policy?  Yes  No

Your Name: \_\_\_\_\_ Signed: \_\_\_\_\_ Dated: \_\_\_\_\_ Phone No.: \_\_\_\_\_  
(Please Print - Last Name, First Name, M.I.)

ADDITIONAL COMMENTS:

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## HOA/CONDO ASSOCIATION INSURANCE QUESTIONNAIRE (Continued)

Please complete the following regarding your PROPERTY INSURANCE:

Policy year	PROPERTY INSURANCE (Name exactly as on your Policy)	ANNUAL PREMIUM	COVERAGE	DEDUCTIBLE	No. Of Claims	Claim Payments
2004		\$	\$	\$ or %		\$
2003		\$	\$	\$ or %		\$
2002		\$	\$	\$ or %		\$

Please complete the following regarding your LIABILITY INSURANCE:

Policy year	LIABILITY INSURANCE (Name exactly as on your Policy)	ANNUAL PREMIUM	LIMIT OF LIABILITY	No. Of Claims	Type of Claim(s)	Amount Paid on Claims
2004		\$	\$			\$
2003		\$	\$			\$
2002		\$	\$			\$

ADDITIONAL COMMENTS:


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**Submissions & Articles** ..... Please type in upper and lower case letters, double spaced, any item.  
**Deadlines** ..... 7<sup>th</sup> of each month (call about special problems).

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Larry Kerner	Myron Silverman
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Len Lipofsky	Leonard Tompkins

**Doris Yanowitz**

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**You Might Like to Know**

What happened to me and what could very easily happen to you.

On July 7, 2004, someone stole \$155.09. On August 4, 2004, someone stole \$151.09. On August 11, 2004, someone stole \$137.96 from my checking account.

They stole my money by using a "direct debit electronic payment." First they get your checking account number. Old cancelled checks thrown away, check books left around, who knows how. Your account number is on the bottom of each of your checks. Then they call, in my case, and gave them my Sprint account number and their billing number. They did the same with Florida Power and Light. Both companies know whose bill was paid, but to protect this person, they won't tell you who it is. The police have so much to do, they don't give this type of crime "high priority." The bank doesn't care because they charge back the loss to Sprint and FPL.

The integrity of our banking system is at risk! Your money may be stolen by a phone call! Your checking account does not come with a lock and key!

Here's what to do to prevent the theft.

- Each month, balance your own check book. If you can't, then have a very close friend or relative do it for you, or hire an accountant.
- If you discover a fraud, close your account with your bank and open up a new account and tell them no "direct debit electronic payments" are to be paid by the bank and drawn against your account.
- If you have no fraud, consider yourself lucky. At the very least, all of us should go to the bank and tell them you want no bills paid by "direct debit electronic payments." This means you can't pay a bill by telephone anymore. You must write a check and mail in your payment. The 37¢ is a bargain when you consider the alternative.

To report a fraud, the Sheriff's Office number is 688-3400. They take your report over the phone and will assign a case number. You can follow it up by calling 688-4000 and ask for the Financial Crime Section.

Good luck.  
*Henry Sohmer*

**Hurricane Heroes**

Some activities that should be known to the community:

- Did you know that a couple of our residents drove through the hurricanes,

**The Mail Bag**



raking the debris from the drains to assure we did not flood?

- How many knew that UCO remained open even without electricity — so the United Way and Red Cross, Representative Susan Bucher, State Senator David Aronberg, and Commissioner Jeff Koons could feed our community?
  - Were you aware that on one such occasion — when advised that there was no food to deliver that day, sandwiches were bought to feed our Village?
  - Even when our volunteers were themselves impacted by the hurricanes, our UCO Team remained open to answer questions and help make the necessary contacts for anyone who called or came in for help?
  - While most were trying to get ready for the hurricanes, UCO's Team was securing the recycle bins that remained out in the open.
  - When preparedness was a concern, UCO's Team was in the Office to break down and bag all computers and other electronics and turn off all electricity to prevent surges when power would become effective during power loss and restoration. After the storms passed and the electricity was restored, they put the Office and guard stations back together, **twice**.
  - UCO's Team was instrumental in assisting the food distribution at the Sinai Medical Center and in delivering the food to those who could not get to the distribution point.
  - All the additional effort required was given freely by your UCO staff, because the Village needed their help, even when their own Association might also have suffered damage.
- This was a Herculean effort from our UCO Team. From one very appreciative resident — **thank you all!**

*Ed Black*

**Are You Bored?**

By Dot Loewenstein

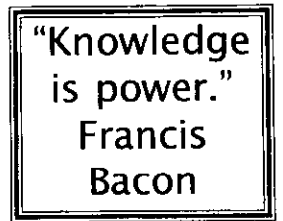
Remember the days you used to spend in the Clubhouse, playing Mah Jongg or Canasta? How many empty hours are there in your days now? Have you found something else to occupy your time, other than watching the boob tube? Do you miss chatting with friends face to face, not just on the telephone? Get ready for the commercial — I have an answer!

Sit at a comfortable desk in an air conditioned building (save your electric bill). Wear some of your nicer clothes that have just been taking up space in the closet. Get ready to go out and meet people you've never met before. They could become your best friends.

Yes, you figured it out. Go to the UCO Office (mornings Monday thru Thursday) and — here comes the dirty word — **volunteer to help!** Ah, you say, but what can I do? If you've read this far, you know I'm going to provide an answer, hopefully one that you will consider.

Give out gate passes or help people fill out new resident forms. Here's a good one: Tell people where to go! (Seriously, many people may be in the wrong building, or just lost.) There are other positions you could fill, and only four hours a day are necessary. How much time did you spend in the Clubhouse playing Mah Jongg or Canasta? Wasn't it at least four hours? Now you can put those empty hours to good use, and at the same time you'll be in on the ground floor for **breaking news** — not just rumors! Keep your eyes and ears open while at the UCO office, and you'll be amazed at how your day has become less boring.

If you can smile and keep your cool, you're a natural. Try it — you might even like it!



**Hastings Elevators**

Now that more people are using the Hastings Clubhouse, shouldn't some thought be given to replacing the Mickey Mouse, Rube Goldberg elevators now there? They are extremely difficult to use, especially if you're handicapped.

*Sy Lutto*

**As I See It**

**Don Amter**



**Health and Dollars**

I know someone who had two doctors appointments two days in a row. And he had to buy two medications. The appointments cost him \$146 and \$150. The medications cost \$100 and \$52. Add all this up and you will see it is not far from \$500!

But I guess you know of worse than this. For instance, Fosomax, for weak bones, costs \$17.50 — each pill!

This is happening all across the country. Some people with low incomes have to choose between food and medicine, especially the 47 million not covered by medical care.

But President Bush made no secret that he wants to privatize Social Security and Medicare, which means putting us all at the mercy of the insurance companies, the HMOs and the big pharmaceutical manufacturers.

Bush's 2003 Medicare Reform Law was a prescription for disaster. The new program costs \$157 billion a year. It means putting us all under the thumb of rapacious companies who as we know are more interested in the bottom line than

our health and well-being. Now there's a story in itself.

First of all, the big pill manufacturers squeeze us for all we are worth. So how do they do it? Among other tricks, they sing songs to us on TV about the miraculous cures if we use their medicine. They also woo the doctors by giving them free samples which are then prescribed. The pill makers also lure physicians to "conferences" held at luxury resorts with all expenses paid. Finally, they have expensive lobbyists to influence our representatives in Washington. They put millions into their coffers and then they are beholden to them.

We all know cases where damage has been done by some of these medications. A recent example is Glaxo Smith Kline, whose medication, Paxil, was found to cause suicide among teenagers. The manufacturer is supposed to do testing to make sure their pills are safe. But we find that they do not report the negative effects. It all came out in the end, only one of such cases. Said an editor of *The New England Journal of*

*Medicine*: "Despite all its excesses this important industry must be saved — mainly from itself!"

You will notice Washington doesn't have too much to say about the high cost of drugs here. But it is very adamant against people buying drugs from Canada, thereby denying us the opportunity to get more reasonable prices. At the same time they sell medicines to other countries at lower prices!

Washington has been under fire recently due to the lack of flu shot vaccine. There is a shortage because an English firm that supplied a large part of the supply had a problem, but you don't hear much of a cry about the fact that this problem was created outside of our country. It turns out that the English company was owned by an American firm. However, our pharmaceutical industry had the highest rate of profit of any industry in the U.S.!

AARP is carrying on a campaign against some of these abuses. They have a three point program:

- Legalize importation of drugs from Canada and other countries.
- Empower our government to negotiate lower prices.
- Force reforms on the drug industry.

This is what other countries do. Naturally, our pharmaceuticals are against it.

On top of all this is another important way we are getting ripped off. Add insurance to the list.

Continued on page 22

**Carry a Flashlight at Night**

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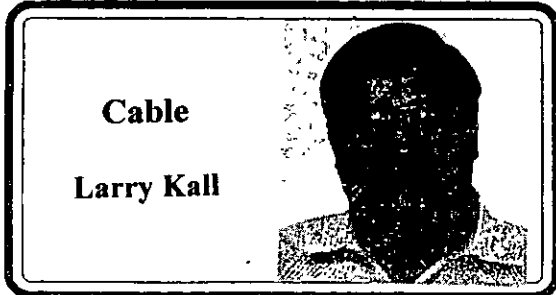


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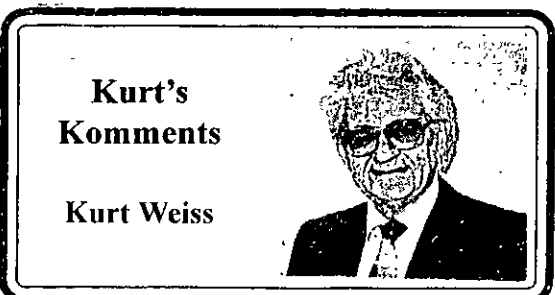
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AHC NPA 6002-07A:12/04R



**Cable**  
**Larry Kall**



**Kurt's**  
**Komments**  
**Kurt Weiss**

It seems that our cable service is so important that we cannot live more than a day without it. At least that is what we learned during Hurricanes Frances and Jeanne. Within a millisecond after power was restored to buildings, the phones were ringing with the question "Why don't we have cable service now that the electricity is on?" It appears that many people in the Village had no idea how much devastation there was to the area around us. How many utility lines were downed and what effort was needed to get cable up and working. To start with, not all the cable is located underground and a great majority of it is mounted on FPL or Bell South poles. Adelphia does not own many poles but actually rents space from the other utility companies, which means that Adelphia could not start repairing their cable lines until after FPL completed any work that they had to do. If FPL found a downed or damaged cable line that interfered with their ability to restore power, they would cut the cable line to get it out of the way and this prob-

ably happened many times. While we heard that electric service would be restored within so many days or weeks, no such target dates were announced for cable.

We were somewhat amazed at the number of people that depend on cable not only for TV reception but for Internet access as well. It appears that there are some people who do nothing but watch TV and were completely lost during the outage period. Some people claimed that they never lost cable service (something that we did not have time to verify), still others hooked up a set of "rabbit ears" to their TV sets and got up to six stations and still others were able to receive some stations directly from the cable channels connected to their sets. In actuality, they were getting the signal direct from the TV station.

What was most interesting about this time period is the number of people who complained bitterly about how long the cable service was out and what a hardship it was for them while at the same time there were hundreds of people in our area that had their homes de-

**Fact #1:**

Those among us who have resided in the Village for a considerable length of time show signs of age, are tired, and try to rid themselves of whatever degree of participation in the affairs of their Association they are involved in.

**Fact #2:**

New residents, who obviously are younger, are to a large extent part-time residents, may even still be employed, and did not "come to Century Village to retire." Very few among them show any inclination to participate actively in running their Association.

**Fact #3:**

There are many Associations which lack the necessary Board Members and Officers to effectively run their building. In extreme cases, a manager may be appointed, wholly paid for by the residents, destroyed or severely damaged and having cable service was a very low priority for them. Finding a place for their families was more important.

Fortunately, Adelphia was able to restore our TV cable service within three weeks so the phone calls stopped.

tually a "czar" rather than a democratically elected board.

In our community, each Association is a legal entity responsible for handling its administration.

Some of our areas have umbrella administration set-ups. In many cases, this is only partially effective due to the fact that some buildings are afraid that this would diminish their authority and some people's "imperial" standing in their community.

Well — you cannot have it both ways.

The solution obviously is the gathering of talent within each area by forming effective umbrella organizations which should help in the running of all building Associations within that area. This would not only be practical and more efficient, it would also create the possibility of saving money.

Let me remind you that when it was decided to service all roads and parking areas centrally, a lot of money is being saved by obtaining contracts for the entire area rather than piecemeal for each Association.

The attempt to centralize the

**Wish I Said That**

By John Saponaro

"Any American who witnessed the September 11 attacks or saw the extensive news coverage cannot help but be concerned about domestic security and stopping terrorism. But, like everything, all-out efforts to ensure security can lead to abuses and unwanted detrimental consequences. I'm certainly no intelligence or security expert, but it is hard not to be dubious of this new attention directed at the arts, because, historically, all too frequently, they have been the brunt of government scrutiny and worse, with McCarthyism just one unfortunate example." *Kyle MacMillan*

**IN SERIOUS  
EMERGENCY  
CALL 911**

administration of building Associations by creating area corporations is an idea whose time has come. This will not interfere with an Association's separate budget or its authority to decide who should be accepted to live in their building.

It will enable Associations in any given area to create their own overall directorate, responsible to them, and handling their day-to-day tasks for all of them.

Definitely a plus-plus. The idea should be adopted speedily.

# HEMORRHOIDS

**A PROBLEM WORTH SOLVING...**

**IRC Infrared Coagulation** "The Painless Non-Surgical Solution!"

**How do I know that I have hemorrhoids?**

Hemorrhoidal symptoms often begin with painless rectal bleeding. This blood appears bright red on toilet tissue or stool. Rectal bleeding may, however, be a symptom of other anal-rectal disorders. It is important to bring this symptom to your physician's attention when it occurs.

**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.

**Covered By  
Insurance**



**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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**In memoriam**

**Max Hammerman**

**Nonagenarian — Leaves Community UCO Reporter Loses a Friend**



Max Hammerman, long-time Editor of the *UCO Reporter*, has passed on. The very last thing I expected to hear from Max in his Sunday morning phone call to me in July, was that he was terminally ill and asking for a very big favor — that I write his obituary. Max truly loved our friendship and mentioned it once again in his call to confirm that it wasn't just idle talk. We had worked together on the *UCO Reporter* for better than a dozen years during which I can recall birthdays remembered with a card on my desk — sometimes accompanied by a cupcake and candle, courtesy of his wife, Gert. For Max, each November 12, the favor was returned by me for the duration of my work at the newspaper office. To this day, I miss coming into the *UCO Reporter* and seeing Max already busy at work at a very early hour. He taught me every phase of the newspaper that he so enjoyed editing for 15 years. He was a gentle, soft-spoken, kind and low key individual who looked at his passing as "just something that we all go through."

As a typesetter for the *UCO Reporter*, I was privy to "The Villcentian" columns before publication, thus giving me the opportunity for an early chuckle long before the community read them. These writings were conceived by Max and became something to look forward to in each issue...a treat if you will. What comes to mind is a particular issue with his reminiscences of life

in Brooklyn in his younger years, which was a departure from his Villcentian writings as a stranger from a strange planet. Even though Brooklynites found his memories of particular interest, others like myself, a Bronxite, found it equally enjoyable because it brought to mind the same experiences in other areas, as well. This column, along with so many other gems that were also enjoyed by the community, deserve to be reprinted from the *Reporter* archives.

Max's alma mater was Brooklyn College, from which he held a B.S. degree. His UCO and Century Village experiences were as President, Secretary and Treasurer of the Northampton G Association for 28 years, the building in which he and Gert lived since coming to CV in 1973. At that time, Max knew nothing about condo living, nor did his neighbors, but he learned. A condo organization was formed with other officers and board members, and he served as an officer ever since then. In addition, he was Treasurer of the Northampton Area Association for 14 years. He was Associate Editor, Assistant Editor and Co-Editor of the *UCO Reporter* for 14 years.

Max was a postal employee in his working days, thus it is interesting to note that he would pursue quite a different second career in newspaper work in his retirement years. "Working" as a columnist with the *Reporter*, writing "The Villcentian" for 18

years, and editing the *UCO Reporter* gave him the utmost enjoyment. Max was, at first, an alternate delegate to the UCO Delegate Assembly for 10 years and appointed a member of the UCO Executive Board, by the late UCO President Arthur Bernhard. He was re-elected year after year, often receiving "first runner up" status in votes received. The community appreciated his efforts and expertise on the Board and what better way to let him know that than to keep electing him. His diligence was duly rewarded.

A pet interest of Max was attending Senior Hostels each summer in Wisconsin for better than 10 years. Here he continued to take courses, furthering his quest for knowledge. To round out his summers, visits with family in California and New York were made with his wife, before returning to CV and the *UCO Reporter*, which he so thoroughly loved and which was his incentive to keep active. It would be Max's fervent wish to keep the *UCO Reporter* operating as the best condo newspaper in Florida. His hobbies were shuffleboard, fishing and avid reading.

Max leaves his wife, Gertrude, to whom he was married for 68 years, two children, four grandchildren and four great-grandchildren. He believed that the memory of a man lives on in the hearts of those he has loved and taught. We dearly miss you, Max.

*Ruth Bernhard-Dreiss*

"If I could tell you what it meant, there would be no point in dancing it."  
Isadora Duncan

**The Villcentian**

**Max Hammerman**



**John Henry**

John Henry was an American folk hero who had a 20-pound hammer and could outwork and outlast any engine, and did so.

Every one of the 309 Associations in CV has a John Henry. Some are fortunate enough to have a leader who steps forward and takes charge, but unfortunately, does not have members who are willing to help. Such one-man leadership is a recipe for dissatisfaction. Plenty of nit-pickers but no helpers. This man is soon looked upon as a "tyrant who runs the show." But at least one volunteer has stepped forward to take charge and assume some responsibility.

Other Associations have potential leaders, but must be able to search them out and be persuasive enough to convince them to become active.

The search for a John Henry should not be restricted to the male gender. The staff side does not hide its potential under a barrel. If you have attended a UCO Delegate Meeting, you have heard some of our vocal ladies present their views. There is no reason why a capable female should not wield the hammer and assume leadership of an Association.

There is even a more logical reason for female leadership — the ladies outnumber the men. And if the men don't care, this will become a female-dominated community.

**To all Associations**  
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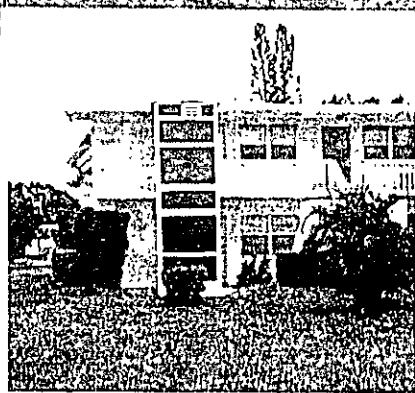
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## Helpful Hints from Village Mutual

By Larry Kall, President

As you can imagine, we received hundreds of phone calls after the two hurricanes, and some of them were somewhat interesting. Several people called to ask why we did not have people on call during the times the hurricanes were traveling through our area. The first reason was the safety of our technicians, who we are sure were trying to protect their own families and property. Incidentally, while some of these people suffered major damage to their homes, there were no personal injuries for which we are thankful. The second reason is that we had no electricity at either our office or the offices of Wright-Superior until several days after the storms, so there was no way to contact us. The third reason is that our vehicles were not allowed to travel during the storms for safety reasons.

There were many calls relative to toilets not flushing properly after the first storm and after making several house calls, we found that the pumps that move the sewage were not working due to lack of power and there were cases of sewage backing up in manhole covers. This matter came within hours of being a major catastrophe for county residents.

Another interesting call during the time power was out in most of the Village, was the suggestion that in the future we have some kind of emergency power available for each condo in the Village so that the air conditioners and

refrigerators could work. I have no idea why that call came to us, but I decided to look into this to see if it was at all possible. Well, I found out that it was possible and I thought that you might find the solution interesting. Yes, sufficient back up power is possible by installing a large generator outside every building. The generators would most likely be powered by liquid propane, which would need a large tank to hold the propane. These generators would be connected to the meter room and finally to each condo units main breaker. As soon as power from FPL was lost, the generator would start up automatically and backup power would be available. The generator would start up automatically once a week at a scheduled time to be sure it would work when needed.

Sounds good so far. But what about the cost? Well for an average 24-unit building, the cost would be around \$75,000 for a quality system, plus the cost of the liquid propane. There would also be some expense in maintaining the system 52 weeks out of the year.

Some other interesting calls came from unit owners who were out of Florida and wanted us to send someone to look and see if they had any damage to their units as they were too busy to come down themselves. One caller insisted that we send someone to see if her tenant was taking care of her property properly. We also got calls from frantic children and relatives saying that they had been trying to reach loved ones but could not. We explained that the power was out in most of the Village, anyone that had

## Under the Blue Tarp

By Rita L. Rudow

Downed wires, gutted walls, Broken glass, damaged malls, But under all of this...

Hope

Soggy carpets, drywall mold,

Doors ajar, no place to hold, an electric operated phone could not hear it ring, and some with old-style non-electric phones could not receive phone calls due to the phone lines being out of order.

Lots of air conditioners were damaged as a result of the storm and we received many calls to get them working again. This did not surprise us, but what did surprise us is the number of people who told us that we had to get to them immediately and first (some of these people did not even have power so I am not sure what they expected us to do) before anyone else as they had a medical condition that required air. I was kind of surprised at the number of ailments people developed that they claimed should put them ahead of everyone else.

In reviewing what happened, I am pleased to say that most Village residents understood the problem we were encountering and were most understanding that we had to prioritize calls. There were people who actually told us to take care of their neighbor first and they would wait until we could get to them even if it meant that they had to wait another day. We were very grateful for their kindness and learned that there are a lot of very nice people living in Century Village.

Struggles to survive... But yes, still alive...

Hope

Despair abounds, proud families cry, Ice, water and food, Come, don't be shy...

Hope

Not enough money to go around,

Out of the woods? Not yet, Not enough power, so no

sound, But a community filled with hope. Tempers flare, children scare, Agencies help the people cope. Under the Blue Tarp, stories to be told, One look be worth its weight in gold. Yes, we have Hope!

## SECURITY GUARD FOR MONTH OF NOV 2004



Maria Ortiz

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From the Desk of  
Vice President  
Ed Black



## UCO Needs Volunteers

There is a need for additional volunteers in the UCO Office for folks doing clerical work and also someone to install transponders.

If you have time available, please call or come into the Office and make yourself known. Our number is 683-9189.

### Current Events

**Transponders:** Occasionally, we use the transponder lane for a new installation for a resident or employee. When this occurs, you may wait for the lane to reopen, or proceed to the other lane where you **must show your Century Village I.D.** The presence of the transponder in your vehicle **will not gain** you entry; the transponder only works in the Automated Lane. On every other occasion, a valid Village I. D. will be required.

**Chatham Isle use:** With all the damage storms brought to the Village, we find ourselves in a quagmire of scarce roofing materials, and companies available to provide help. The insurance company adjuster, Mr. Farley, brought Precision Restoration and Roofing to the Village from Texas. The company is a "turn key" contractor, meaning they will correct all storm related damage your building requires and bill

the insurance company for the insured coverage, less your deductible for which your Associations are responsible. When their work is completed, the "Isle", will be returned to a much better condition than now and at no cost to the unit owners who graciously permitted the use for our Village's best interests.

**Abuse of Guards:** Recently instituted, we find an additional need to begin using the same approach for anyone abusing the **transponder lane** — using the lane when their transponder does not work or is approached incorrectly, without seeking the corrective action that will enable the System to work automatically.

Abuse of our **volunteer staff** who work for CV's best interest do not deserve anyone's uncalled for expression of frustration and anger. Believe it or not, many of us have been working extensively for

Continued on page 16

# NEED CONDO INSURANCE???

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### RECENT SALES IN CENTURY VILLAGE

4 Dorchester A, 1/1, 1st fl, unfurn	33,000
2 Dorchester A, 1/1, 1st fl, furnish	34,000
139 Salisbury F, 1/1, 2nd fl, renov	43,500
282 Sheffield L, 2/1.5, 2nd fl, cor, furn	62,500
28 Berkshire B, 1/1, 1st fl, renov, wtrvu	52,500
37 Windsor B, 1/1, 2nd fl, furn, wtrvu	38,000
258 Sheffield K, 1/1, 2nd fl, excellent	33,000

### PENDING SALES

4 Sheffield A, 2/1.5, 1st fl, furn, wtr	\$79,900
33 Windsor B, 1/1, 2nd fl, furn wtr	\$41,000

Call today to list or buy!

Phone 561-371-3311

**From the Desk of  
Commissioner**

**Jeff Koons**



**New Sewage Process  
Won't Raise a Stink**

One of my jobs as your county commissioner is to serve on the governing board of the Solid Waste Authority (SWA). The function of the SWA and its state-of-the-art facilities is to process and dispose of the solid waste collected in all municipalities and the unincorporated areas of Palm Beach County. SWA strives to protect the environment through an integrated solid waste management system that includes source reduction, recycling, composting, combustion and landfilling.

A recently approved project involves the treatment of wastewater bio-solids — raw sewage — not a very pleasant topic. However, it's an essential service that has to be done, and besides, we all contribute to it. I thought you would be interested in knowing what this service will do.

At a cost of \$23 million, a state-of-the-art pelletization plant is being built at Jog Road and 45<sup>th</sup> Street adjacent to the Solid Waste Authority Resource Recovery Complex. The contractor, New England Fertilizer, Inc., expects to have the plant up and running by early 2006.

Here's what will happen: Bio-solids, the foul-smelling byproducts from the wastewater treatment process, are

hauled in from area sewage plants and heat treated. Ninety-nine percent of the moisture is removed and all the bacteria killed. What's left is an odorless, sterile compound that contains nutrients such as nitrogen, phosphorus and potassium — a perfect organic fertilizer. This material is then processed into pellets about the size of BBs and sold to the commercial fertilizer industry.

Traditionally, bio-sludge has been distributed in liquid form. This is easy to spread on farm fields, but sometimes difficult to contain. If there is too much rain, the liquid sludge runs off into canals causing algae blooms and other environmental problems. Pellets, on the other hand, are stable and better for the environment. They are also easy to package, ship and store.

There is plenty of demand for this type of fertilizer, so the plant should be fully self-sustaining. Six local utility companies are partnering with the County to help pay for construction. We have also received \$1.1 million from the South Florida Water Management District and \$2.5 million from the Environmental Protection Agency.

I am confident pelletization will be a vast improvement in bio-sludge treatment, and I am glad to see Palm Beach County at the forefront.

**Bearing Walls**

**By Jean Dowling**

If you have ever considered taking down walls in your unit, be sure that you hire a licensed contractor and be sure you have a **County permit**.

We have a situation in the Village where a wall was removed in a downstairs apartment causing the upstairs floor to sag. The wall in question was the kitchen wall.

A bearing wall means that the structure depends on that wall to support the floor or ceiling above. On a second floor, the bearing wall could be supporting the roof.

Correcting the situation is usually not a simple matter of replacing the wall but could involve removing the floor or roof joists that are sagging because the wood has warped.

Handymen are great for simple tasks in the home, but for major repairs or structural changes, we need professionals. In the case of electrical or plumbing problems, make sure they are licensed and insured. If the building burns because of an electrical problem by an unlicensed person, it could cause insurance problems.

Being thrifty in one area could be very expensive in the long run.



**To Dance**

It is sweet to dance to violins

When Love and Life are fair;  
To dance to flutes, to dance to lutes

Is delicate and rare.

*Oscar Wilde*  
Submitted by  
*Marilyn Nissensohn*

**20 Years Ago  
This Month**

**Marilyn  
Nissensohn**



Century Village received a heartfelt "thank you" from U.B. Kinsey/Palmview Elementary School for its collaboration with Publix in obtaining computers for its students. UCO volunteers were celebrated in the Party Room with a mini-luncheon and entertainment by the Merry Minstrels in addition to a concert by the Century Village Symphony Orchestra under the direction of Dr. Bernard Weiss.

A census of the residents of the Village was started and there was a copy of the "Questionnaire" in the paper. There were questions regarding the number of people residing in a unit, vehicle ownership and bus riders. Names and addresses of respondents were not required.

The Security Committee remonstrated with drivers who behaved more like race car drivers than retired people. They estimated that there had been ten auto accidents per month for the prior seven months including three hit-and-run incidents.

Hy Ruchlis commented on

**Wish I Said That**

**By John Saponaro**

"Imagination is more important than knowledge, knowledge is limited, imaginations encircles the world."

*Albert Einstein*

the high cost of poulters in terms of the air quality, deteriorating environment and the depletion of resources.

There were ten letters to the editor, some commending the good works of UCO, others commenting on the lack of public phones at the pool areas, the lack of recycling and the good works of the security guards.

Our good friend and continuing columnist, Irv Rikon wrote about the arts and entertainment available in the surrounding areas.

Jules Sitnick had a chef's corner column and had two recipes for hearty meals for the winter season in Florida, one for Mexican Pintos with Vegetable Sauce and another for Tomato Cous Cous Ring with Vegetables.

There were ads for dentists, doctors, visiting nurse services, restaurants (Tony Roma's sunset special for \$6.95). The Perkins family restaurant had breakfast for \$1.99 or \$3.99 for dinner, drug stores, attorneys and funeral chapels.

**Wish I Said That**

**By John Saponaro**

"It is not *this* bloodshed, or *that* bloodshed, that must cease; but *all* bloodshed — all wanton infliction of pain or death."

*Henry Salt*

**UCO Annual  
Installation Luncheon and Dance**

**Mary Patrick Benton, Chair**

Order your Pecan Crusted Chicken, Sliced London Broil, or Almond Seared Salmon for your lunch on Sunday, March 13, 2005. A gourmet salad, hot rolls, beverage and the most wonderful dessert will also be served.

I promise you very short speeches. There will also be installation of Officers and Executive Board Members. We have arranged to have the music of the Al Matos Orchestra for your dancing pleasure.

I am happy to tell you that we have been able to hold the cost to \$30, the same as last year. Please make your reservations as soon as possible to ensure you get the seating you request. Checks should be made out to UCO and brought or mailed to the UCO Office, 2102 West Drive, West Palm Beach, FL 33417, and marked to my attention. Tell us your menu choice and with whom you wish to sit. We would also like to have your phone number.

The luncheon will be held at the newly remodeled Marriott Hotel, on Okeechobee Boulevard, near CityPlace at 12:00 noon.

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**With the Clubhouse?**

Continued from page 1

We also have hired a design group that will provide a beautiful interior when the building reopens.

The planning has been in place for a long time and we have tried to offer alternate sources for entertainment. Some things have worked out, most not, but we keep exploring ways.

Your planning is appreciated in waiting for the Clubhouse and for continuing your payments to WPRF. When we have negotiated loss of use with WPRF and have determined the percentage, you will be informed of the amount of money you will be credited or receive.

Remember, you have two things to be thankful for and one is the Officers of UCO who stand up for your rights and have hired experts to do the best job. The second is the reward for being without the Clubhouse. is that it will be completely refurbished.

Next month I hope to have more information including some projections of time.

**What You Wish For**

A man walking along a California beach was deep in prayer. All of a sudden, he said out loud, "Lord, grant me one wish."

The sky clouded above his head and in a booming voice, the Lord said, "Because you have tried to be faithful to me in all ways, I will grant you one wish."

The man said, "Build a bridge to Hawaii so I can drive over anytime I want."

The Lord said, "Your request is very materialistic. Think of the enormous challenges for that kind of undertaking. The supports required to reach the bottom of the Pacific! The concrete and steel it would take! I can do it, but it is hard for me to justify your desire for worldly things. Take a little more time and think of another wish, a wish you think would honor and glorify me."

The man thought about it for a long time. Finally, he said, "Lord, I wish that I could understand women. I want to know how they feel inside, what they are thinking when they give the silent treatment,

why they cry, what they mean when they say 'nothing,' and how I can make a woman truly happy."

The Lord replied, "You want two lanes or four lanes on that bridge?"

*From the Internet*

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centuryvillagewpb.org

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**MEDICARE ASSIGNMENT ACCEPTED**

**By Appointment**

**Tel: (561) 683-8700**

*Accepting new patients*

### Current Events

Continued from page 13

more hours than we originally agreed, but we do it because of your requests for help. We truly enjoy helping the many residents who come into the Office worried, and extremely upset over the result of the recent storms and try to offer some direction to support their Association's recovery. Many of our volunteer staff and UCO Officers have suffered from similar storm damage and yet we come in to help you. Please try to be patient. The process is underway, but some problems may remain for a few more months.

**Boat Storage:** Your condominium documents, dating from the very beginning, state there will be no boat storage on condominium property! This means storage on a trailer, without the trailer, on the parking area, or on the lawn or grass. The issue is the very foundation of the ability of the Associations to have the right and responsibility to make Rules and Regulations, and to enforce them. In one condominium, one of the "boats" disappeared during the storm and the owner had to find where it had come to rest. My surprise is that anyone who does not re-

side here, and use said boat every week, should feel this is infringing on their right to have and use a boat. We have a program at the Clubhouse, which provides sailing for those who wish to enjoy this activity. This program eliminates the need for individuals to maintain and store their own boats, providing quite a saving to them as well. No one wants to limit any unit owner's right to enjoy our community. However, we do not, as Associations, have the right to permit privilege to establish a precedent, which leads to chaos. We do not have room for storage of trailers, boats, antique vehicles, or anything else on the "Common Element" of the condominium property. Let's also consider the potential liability, when the above unit owner's boat, instead of just floating away, were to be propelled through a neighboring condo unit owner's window or into their vehicle. Any effort to recover legally would most certainly include the "Guilty Association" for their part by disregarding the bylaws, restricting the boat on "common element." Those who wish to have their own boat might be better

served to bring it onto "common" property when it is to be used and removing it when they depart. Storage might even be inside their unit, or a friend's garage. To be sure, we should also be concerned about those items being stored on common property. We require the maintenance company to mow, trim, pest control and wash buildings while they are required to navigate around these obstacles imposed upon their work space and impact on their safety while working for us.

**Board Approval:** Please remember that any change to the appearance of the "common area," including the replacement of your doors or windows, still requires the approval of the Board. Each Board must also have an approved hurricane shutter policy. Condominiums do require that we maintain our units in the same way. One unit owner may not paint his door yellow while another puts in new doors and windows that materially changes the look of the building. Each unit owner must follow the approved choices once the decision has been made.

### From the Listening Post

By Syd Kronish

Saddam Hussain was found by American troops as he hid in a dirty, dingy, dusty hole in the ground. But he said he was not evading capture. He was hiding from his wife! Saddam said she wanted him to go with her to the grand opening of a new Wal-Mart superstore in Baghdad. He claimed she was always looking for bargains. Let me say: "Saddam, you're no bargain."

\*\*\*\*\*

Slapstick comedy, unfortunately, is a thing of the past. Gone are the Marx Brothers, Laurel and Hardy, and the Three Stooges. They have been replaced by reality TV and movies depicting bloody violence, rape, horror scenes — with added views of prison camps! Come on back, Groucho. We miss you.

\*\*\*\*\*  
With Chanukah soon ap-

proaching, did you know that the U.S. Postal Service is selling a pair of Chanukah postage stamps depicting a menorah? They come in two denominations — 37¢ and 57¢. A story goes that a lady went to the post office and asked for 25 Chanukah stamps. "What denomination?" asked the post lady behind the counter. "Oy vey," said the buyer. "It's coming to this. Well, give me 25 Conservative, 15 Reform and 10 Orthodox."

\*\*\*\*\*

Message of optimism. Remember. Moses was once a basket case!

\*\*\*\*\*

Chanukah songs that never quite caught on:

"Oy to the World"

"Schlepping Through a Winter Wonderland"

"Matzo Man" (by the Lower East Side Village People)

"Come On, Baby, Light My Menorah"



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Daytime motorcoach service is available from various locations throughout Palm Beach and North Broward counties.

Please call for a pick-up point near you!

If you live in Boca Raton, Delray Beach, Greenacres, Boynton Beach or West Palm Beach you can also enjoy being driven to and from the ship on Tuesday and Thursday evenings!

Please call for day and evening bus routes. Prior reservations required for this free service!

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**Please Join Us For Our**

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**AND LECTURE SERIES**

**Thursday, December 9, 2004**

**at 12:00 Noon**

*Featured Speaker:*

**Dr. A. Ronald Peterson, PT, PhD, GCS**

**Geriatric Clinical Specialist and Diplomate of the American Board of Physical Therapy Specialties**

**We Will Also Be Talking About Our New VESTIBULAR REHABILITATION PROGRAM**

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**Club Vegas Super Arcade  
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**Over 70 Games to Choose From**

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**The Grand Bazaar**

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1/4 Mile East of Turnpike Ent.**

# Organization News

Please Note!!!

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

**AAKP of Palm Beach County:** There are about 2,000 people on dialysis in the County. Many thousands more are threatened with chronic kidney disease. American Association of Kidney Patients offers both education and support and all levels of kidney involvement. The Western/Central Support Group meets the 4th Thu. Call Lois 798-5468.

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

**Alliance for Retired Americans:** Info and discuss topics for seniors, interesting speakers; bring friends. Call Ruth 478-7889 for more information.

**B'nai B'rith Century Unit #5367:** Breakfast meeting 4th Sun at Cong. Anshei Sholom 9:30 am; board meets 2nd Tue, 3:00 pm. Call Bob 686-7010 for place.

**Bridge:** Organized games on Mon nite and Wed afternoon will not meet until further notice. Due to the number of general card players and the Main Clubhouse being closed, we can not reserve the card room for Bridge at this time. Bridge games will resume as soon as there is sufficient room to do so. Thank you for your patience and cooperation.

**Brooklyn USA:** Meets 2nd Wed at Cong. Anshei Sholom, 3:00 pm. We are accepting new members at Dec 8 meetings. If you or your spouse or significant other were born/lived/worked in Brooklyn, we welcome you for fun, trips, casinos, theatre, restaurants and race tracks. We also supply volunteers for worthwhile projects. Our coming trips: Dec 16, Calder Race Track, includes lunch, bus trans, free program; Jan 21-23, weekend trip to Venice/Sarasota, bus trans, hotel, dinner, shows, Ringling Bros. Museum and other goodies; Feb 27, dinner/dance at the Marriott; Mar 27, dinner/show at Temple Sinai, Delray Beach, with choice of menu and continuous enter-

tainment. Call Justin 478-0900, Rose 683-1564 for meeting arrangements.

**Canasta Club:** Meets Tue, 1:00-4:00 pm. Call Lee 640-9506 for more information.

**Century Village Computer Club of WPB:** For residents only. Call Len 471-9261 or Carole 656-4742 from 9:00 am-5:00 pm only, Mon-Fri for more information.

**Century Village Drama Group:** Call Howard 697-9688 for more information.

**Century Village Stained Glass Club:** Learn how to do stained glass. Lessons are free after initial investment for tools and supplies. Space is limited. Call Irwin 242-9160, Theo 689-7306 for more information.

**Centwest Fishing Club:** Call Ira 697-8736, Herb 616-3753 for more information.

**Century Village Symphony Orchestra:** Call Rickie 683-0869 for more information.

**Club Latino de Century Village:** El 26 de agosto, el Club latino eligió a directores nuevos. Ellos son: Presidente Luis Regalado, primer Vicepresidente Sylvia Laguna, segundo Vicepresidente Carey Yepez, el Tesorero Luz Ramos, segundo Tesorero Xiomara Juchniewicz, el Secretario Sylvia Ugarte, segundo Secretario Lily Zambrano, los Miembros Marcelo Farfan y Alcides Gil. Encontraremos en el jueves cuarto en la sala de Mary Immaculate Church en 7:00 p.m. (On August 26, the Latin Club elected new directors. They are: President Luis Regalado, 1<sup>st</sup> Vice President Sylvia Laguna, 2<sup>nd</sup> Vice President Carey Yepez, Treasurer Luz Ramos, 2<sup>nd</sup> Treasurer Xiomara Juchniewicz, Secretary Sylvia Ugarte, 2<sup>nd</sup> Secretary Lily Zambrano, Members Marcelo Farfan and Alcides Gil. We will meet on the 4<sup>th</sup> Thursday in the auditorium of Mary Immaculate Church at 7:00 pm.)

**Cong. Aitz Chaim:** Services held daily 8:00 am, Sun thru Thu 8:00 am and 5:30 pm and

Fri one hour before sundown. For more info, call the Synagogue 686-5055.

**Cong. Anshei Sholom:** We welcome you to our temple family. Attend our daily Minyans and Shabbat services. Meet new and old friends. Sisterhood minilunch meetings 3rd Tue of month, 12:00 noon. Shabbat dinners Fri eve once a month. Men's club breakfast meetings 2<sup>nd</sup> Sun of each month, open to all; Nov 14, Dan Gladstone speaks on problems due to the hurricanes and how to solve them; Nov 23, show at 7:30 pm, \$7, purchase tickets at temple; Nov 25, Thanksgiving dinner, \$27 reservations (\$22 for members); Dec 5, free ice cream party for new and prospective members, free gifts; Dec 12, Chanukah Dinner Dance at 6:30 pm, reservations \$40 (\$36 for members); Dec 25, movie *The Jazz Singer* at 8:00 pm, \$5 incl re-

freshments; Jan 2, after New Years get-together, dairy lunch and highlights from *Shetle to Broadway* by the Anshei Sholom Players w/ special guest appearance by Cantor Butinsky, reservations \$10; Feb 20, cantorial concert. Call Rae 478-3221, Esther 688-2371, Barbara 640-7931, the Temple 684-3212.

**CV Book Group:** Attention read-a-holics! We invite you to join in stimulating exchanges of ideas about the books we read. Ruth 683-3944 or 683-4808.

**Deborah Hospital Foundation:** Meets 2<sup>nd</sup> Mon, every other month, 12:30 pm, at the JCC on Community Drive. Next meet Dec 13. Coming events: Dec 15, card party; Feb 20, Shower of Stars. Bea 688-9478, Claire 684-5659, Marge 687-3991.

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

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

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

**Hadassah, Judith Epstein Chapter:** Meets 3<sup>rd</sup> Wed at Cong. Anshei Sholom. Minilunch at 11:45; meeting at 12:30. Judy 471-8232, Rosetta 689-2459, Selly 686-7138.

**Hastings Cue Club:** Join us for recreation and fellowship from 9:00 am to 12:00 noon

Continued on page 38

*Jeanette's Clubhouse Beauty Salon*  
has relocated to 5772 Okeechobee Blvd.

-----

Take the West Gate to Century Plaza South  
Next to Bagel Shop & Nicole's Restaurant  
Opposite the West Gate Entrance on  
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<b>SIMVASTATIN (gen Zocor) (10mg) (100)</b>	<b>\$130.40</b>
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## Wellness Corner

By Dr. A. Ronald Peterson,  
PT, PhD, GCS  
Board Certified Geriatric  
Clinical Specialist



### Osteoporosis — A Bare Bones Look at an Age Old Problem

Osteoporosis is the most common bone disease in elderly women and is called *the silent disease* as there are no clinical signs associated with this condition until a fracture occurs. This is a slow, progressive disease which develops over time and is characterized by a weakening and deterioration of bones, low bone mass, increase in bone fragility, and a susceptibility to fractures. Although all bones are affected, fractures of the spine, wrist and hip are typical and most common. The risk of developing Osteoporosis increases with age and is higher in women than in men, and in whites than in blacks. More than 28 million Americans suffer from this condition, leading to 1.5 million fractures per year. Of these cases, 80% are women.

In spite of these frightening numbers, many of these fracture cases may never have been given diagnostic testing to determine the extent of Osteoporosis as a contributing factor to their present condition. A study published in the *Journal of Bone and Joint Surgery*, August 2000, reported that of Emergency Room admissions, age 55 and older with a forearm/wrist fracture, only 24% were given diagnostic evaluation or treatment for Osteoporosis. Some statistics regarding the incidence of Osteoporosis are as follows:

- One woman in two, and one in eight men over 50 will have an Osteoporosis-related fracture in their lifetime.
- For women, this risk is greater than for breast, uterine, and ovarian cancer combined (*Women's Health Council*).
- An Osteoporosis fracture occurs every 20 seconds in the United States, according to the National Osteoporosis Foundation.
- The estimated cost for Osteoporosis fractures is \$10 to \$15 billion annually, and is projected to reach \$100 billion by the year 2040 (NHS Consensus Development Conference, 2000).
- Seventy-five percent of women aged 45 to 75 have never even discussed Osteoporosis with their physician.

At the current occurrence rate, the problem is expected to multiply as the baby boomers age and the nation becomes more sedentary. While the prevalence of Osteoporosis may be surprising, the mortality and morbidity repercussions are staggering:

- Twenty-four percent of hip fracture patients die within one year of their injury.
- Twenty-eight percent of patients with hip fracture will require long term institutional placement following their injury.
- Occurrence of an osteoporotic fracture greatly increases the likelihood of additional fractures. One in five women will sustain a second fracture within one year of their first injury.

The amount of bone tissue in the body is called bone mass. Bone density refers to the concentration of minerals in the bone. The best prevention of Osteoporosis is to attain the highest possible level of bone mass by young adulthood, i.e., between the ages of 9 and 18. It is estimated that approximately 60% of total bone mass is acquired during these years.

The most common risk factors for developing Osteoporosis are as follows:

- Female
- Family history of Osteoporosis
- Small, thin body frame

Continued on page 28

## Rabies

From the Florida Fish and Wildlife Conservation Commission

Some mammal species, including raccoons, skunks, foxes, and coyotes, can carry rabies. The usual mode of rabies viral transmission is through the bite of an infected animal.

**What you can do to help prevent the spread of rabies (from the Center for Disease Control):**

**Be a responsible pet owner:**

- Keep vaccinations up-to-date for all dogs and cats.
- Keep your pets under direct supervision.
- Call your local animal control agency to remove any stray animals.
- Spay or neuter your pets to help reduce the number of unwanted pets.

**Avoid direct contact with unfamiliar animals:**

- Enjoy wild animals (raccoons, skunks, foxes, etc.) from afar. Do not handle, feed, or attract wild animals with open garbage cans or litter.
- Never adopt wild animals or bring them into your home.
- Teach children never to handle unfamiliar animals.
- Prevent bats from entering living quarters.

**What to do after a possible exposure (from the Center for Disease Control):**

If you are exposed to a potentially rabid animal, wash the wound thoroughly with soap and water, and seek medical attention immediately.

## SECURITY GUARD FOR MONTH OF OCT 2004



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**Stamps in the News**

Syd Kronish



The U.S. stamp schedule for 2004 has been completed. The holiday stamps concluded the U.S. Postal Service program — and much to the delight of collectors and just plain stamp buyers, it was a potpourri of exciting subjects, people, places and events.

From Mickey Mouse to the World War II Memorial and from the Summer Olympics to the Art of the American Indian, we have been provided with historical lore, heroic efforts and happy memories.

The year started with a fun issue of a block of four stamps featuring Mickey Mouse and his animated pals honoring "The Art of Disney: Friendship." Depicted were Mickey and Donald Duck, Bambi and Thumper, Simba and Mufasa, Jiminy Cricket and Pinocchio.

This was "The Year of the Monkey" according to the Chinese Lunar calendar. Each year for the past 12 years, the Postal Service has issued a commemorative stamp honoring the occasion. This, sad to

relate, is the last of the USPS Lunar series.

We are pleased to review briefly other highlights of 2004.

The Summer Olympics held every four years (this year in Athens, Greece) was honored with a special stamp illustrating a Greek runner and is reminiscent of the artwork on ancient figure vases. The Postal Service thus continues its tradition honoring the spirit of athletics and international unity that the Olympic Games inspire.

After many years and a few wars, the veterans of World War II were hailed with a new stamp displaying the World War II Memorial, in all its glory, erected in the nation's Capital — two large memorial arches with a curving row of pillars in the background. The stamp was issued to coincide with the dedication of

the Memorial.

Two separate issues recognize the culture and tradition of the American Indian. A 2¢ definitive stamp portrayed a silver turquoise necklace with "squash blossoms" as part of the USPS "American Design" series. This stamp was a forerunner of a pane of 10 jumbo size stamps heralding the opening of the National Museum of the American Indian situated on the Mall in Washington, D.C.

A new stamp honored the *USS Constellation*, the last all-sail-powered warship built by the U.S. Navy, and the last Civil War-era navel vessel, to celebrate its 150<sup>th</sup> anniversary for dedicated service during war and peace. The *Constellation* was launched August 26, 1854 and is listed as the largest all-sail sloop ever built by the U.S. Navy. The *Constellation* was called back to

active duty during World War II as relief flagship for the U.S. Atlantic fleet.

The entire year's issues can be summed up by David Failor, Executive Director of Stamp Services for the USPS: "U.S. commemorative stamps give us a window on the American experience. The 2004 stamps continue our awareness of our human achievements, reflect patriotism and celebrate the artistic expression of the human spirit."

For further information of the 2004 schedule, call toll free 1-800-STAMP-24.

**Wish I Said That**

By John Saponaro

"If corporate America uses an accounting trick, that's a crime. But when the federal government does the same thing, well, that's business as usual." *Mark Trahan*

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### As I See It

Continued from page 7

Attorney General Elliot Spitzer of New York is investigating insurance companies. It seems that brokers are steering businesses and getting big kickbacks — and the cost of that is being paid by you. That's for all kinds of insurance — health coverage, home care and long-term care.

Spitzer has his sights set on Marsh & McLellan, the world's largest broker. There is evidence of a flood of corruption, steering contracts to favored companies, for big kick-backs, and we pay in the end!

What to do about all this corruption? In relation to the flu crisis, a column in a New York paper said: "I'm not in favor of letting government do everything, but I think flu vaccine is one of those things government should investigate!"

What about the whole medical industry and how they are ripping us off. Just one example — recently appointed director of Medicare Dr. Mark McClelland approved \$30,000-a-dose diagnostic test for cancer.

My friends in the Association for Retired Americans say the solution is a universal health care program. While politicians and the media are very careful not to tell us about it — America is the only industrialized country in the world which does not have it.

**Note:** Regardless who wins the election (I'm writing a few days before it), we must keep the pressure on to reform our health care system. It's too important to be left to the vagaries of the market.

### Wish I Said That

By John Saponaro

"Mel Gibson is using the son of God to make movie millions. So it probably shouldn't surprise anyone if a Republican governor uses a mock conversation with God the father to promote a presidential campaign. That's what Arkansas Governor Mike Huckabee did the other night in Washington. Huckabee, an ordained Southern Baptist minister, took the stage before President Bush delivered a pretty good speech to Republican governors who gathered for a fundraiser. When Huckabee's cellphone rang, he pulled it out and pretended to have an extended conversation with God." *Joan Vennoch*

### WD-40

WD-40 was created in 1953 by three technicians at the San Diego Rocket Chemical Company. The name comes from the project to find a Water Displacement compound, and it was the 40<sup>th</sup> formulation that was successful. Among its many uses are some that may surprise us:

- protects silver from tarnishing
- gets oil spots off concrete driveways
- removes lipstick stains
- loosens stubborn zippers
- untangles jewelry chains
- removes stains from stainless steel sinks and grease from stoves
- removes tomato stains from clothing
- keeps glass shower doors free of water spots and bathroom mirror from fogging
- keeps scissors working smoothly
- cleans and removes love bugs from grills and bumpers

*Submitted by Dot Loewenstein*

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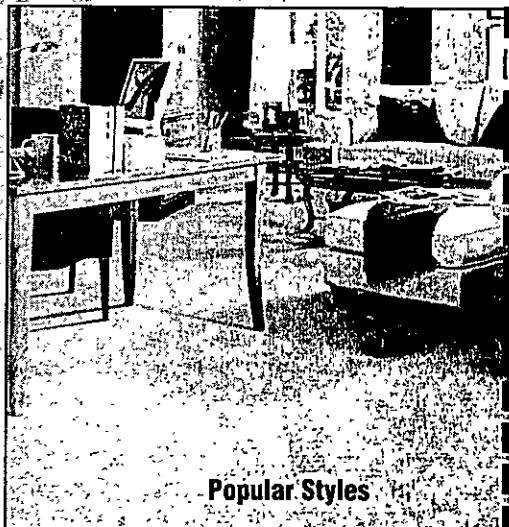
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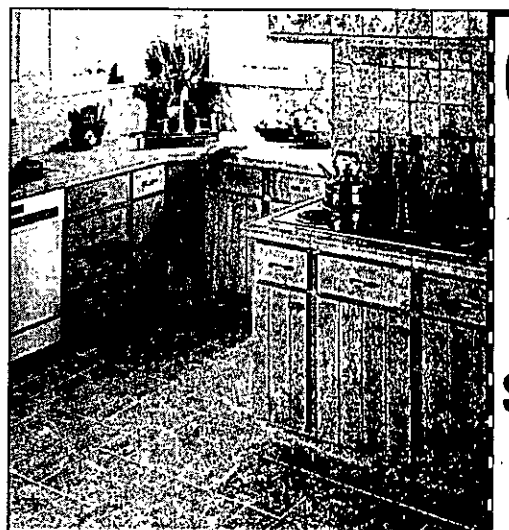
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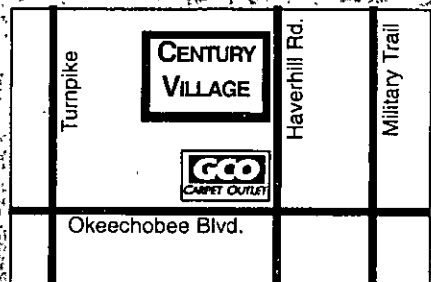
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# Recreational Activities

## Bowling

Robert Fogelman

As the Northerners slowly come back down to their home of first love here in Florida, the number of teams in our Century Village Bowling League is ever increasing. We have 11 mixed teams — men and women on each team. We are shooting for at least 16 — as per last year — after November.

Whether you bowl up North or if you haven't bowled in 20-30 years, c'mon down and join us for a Thursday afternoon at 1:00 pm at the Verdes Tropicana bowling alley.

For more information, please call Susan Manis at 683-5424.

The following are some of the high scores for the week of October 28, 2004. Of course, they all bowled above their average scores.

### Men

- 223 — Tommy Diamante
- 190 — Sam Rosen

- 188 — Dave Bernstein
- 181 — Sid Sherman
- 181 — Arnie Moskowitz
- 178 — Mary Caggiano
- 178 — Clair Garritano
- 175 — Arlene Siegel
- 174 — Flo Begner

## Men's Golf

Phil Dreiss

The Century Village Men's Golf Club is always open for new members. Give our Membership Chairman, Arnie Edelstein, a call at 712-4666 if you are interested.

This has been a banner year for aces. We have the following 10 members thus far in the hole-in-one club: Jim Parrillo, Ben Sidlen, Harry Lindacher, Gene Cornerelli, Emir Merlo, Marty Hart, Ray Zollo, Maynard Greenblatt, Marty Rudman and Frank Pernicano. There were three on Hole 14, three on Hole 17 and four on Hole 18.

Our officers for the 2004-05 season, elected at our Novem-

ber 1, 2004 meeting: President, Maynard Greenblatt; Vice President, Arnie Edelstein; Treasurer, Gerry Epstein; Secretary, Irving Young.

The playing conditions have improved, with the rough adjacent to the fairways now trimmed to just slightly higher than a golf ball. Unfortunately, the high weeds along the water hazards remain a constant source of irritation.

As we approach the time of the year where we play for the President's Cup trophies, let me remind all members about the manner in which handicaps are calculated. First, although the actual score for play during a handicap tournament is used to determine standing within a given tournament, the score for any hole played during that tournament may be adjusted (lowered) for handicap calculation purposes based upon the upper limit of strokes allowed for that hole depending on the current handicap of each player (2, 3 or 4 over par for A, B, and C Flights respectively). Then, only the five most recent adjusted scores are used as a basis for determining a handicap. Then, we take an average of the three lowest scores from the five most recent adjusted scores, subtract 61, and the result is your handicap. Based on this method of determining handicaps, it is not unreasonable to see a large difference in handicap (five or more strokes) from one handicap tournament to the next for a player who has a particularly good or particularly bad day in relation to the three lowest scores from his last five ad-

justed scores, and/or where the prior three lowest adjusted scores fell within the prior five latest scores. **Simple, isn't it?**

Until next time, enjoy the cooler weather and try try try to hit them straight and keep them out of the tall weeds!

## Sailing

Arlene Schwartz

Although our boats are not in the water and most of our members have not yet returned from the North, our club is going ahead with plans for the future. An executive board meeting was held on Friday, November 5 and the following was discussed:

The Dinner Dance will be held on March 6, 2005, at 5:30 to 9:30 pm at the Hilton Airport. Please call Lou Augenblick at 686-3631 or see him at our next meeting. Show your support. Our President, Artie Teitelbaum, feels it is very important to stick together at this difficult time in the club's history. Hopefully, activities outside the Clubhouse, such as sailing, will resume in the near future.

A luncheon is being planned for Wednesday, January 16, 2005, with further details in my next article. Hold that date.

A speedy recovery to our Second Vice President, Ray Cook, who recently underwent knee surgery. Best wishes for good health to Howie Weber, Larry Plante, Ira Goldfine, Joyce Kane and Dubby Berest. Our sympathy to Reggie Bonnevie on the loss of his wife, Rita.

Hopefully we can soon see you at the dock!

## Snorkeling

Patsy Izzo

It is with some semblance of relief to see the actual results of the recent hurricanes on our Village and the surrounding area.

We, of the snowbird clan worried for our friends we left behind to endure these traumatic events.

After an uneventful summer in the Far North, I am glad to be back to begin another season of aquatic excursions.

Last spring, our club went on our annual offshore snorkeling escapade.

Our destination this year was Oasis Akumal, which is located about an hour's drive south of Cancun, Mexico.

Our arrangements were made by President Georgette Lachance, which included free transportation for club members to and from Miami Airport.

Oasis Akumal is an all-inclusive resort on the Gulf of Mexico, directly on the beach.

Needless to say, we were pampered, wined and dined for the entire stay.

The resort left nothing to be desired, however, the snorkeling was only fair.

All our snorkeling was on the reef that was about 200 feet from shore and I am sorry to report that a good portion of the reef was dead due to careless people standing on the coral.

I am beginning a "Did you know?" paragraph on oddities of the oceans and its creatures.

Did you know that sharks have no bones? They are entirely made of cartilage and skin.

Continued on page 30

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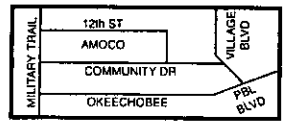
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**Irrigation**

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We have received our first "Water Savings Incentive Program Grant" in the amount of \$25,000. We are waiting for the second grant of \$55,000, which was promised before

the end of the year. These grants are part of the cooperative funding program offered to us by the South Florida Water Management District.

October 25, 2004: The Irrigation Committee had decided to turn on all main irrigation pumps. Due to both hurricanes and trees being uprooted, there might be some damage to your individual systems. It is suggested you call your maintenance company and have them set your building time clock and check out your complete sys-

tem. This is something every building is paying for. If there is a break in the irrigation line or the head and nozzle assembly, you will not get the proper amount of water. As a result, the grass will turn brown.

If there is anything I can help you with, please don't hesitate to call me at the UCO Office.

**Wish I Said That**

By John Saponaro

"If someone will steal a dog — and a beagle no less — to use as bait to train pit bulls to fight, then most likely that person will also abuse children and maybe others in domestic situations." *from the periodical Delta Democrat Times of Greenville, MS*

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## Notes for Newcomers

By Dot Loewenstein

Today we hope to refresh your memory about garbage and trash removal. Snowbirds may find this of interest, since you have arrived to find mountains of unidentifiable debris all over the Village.

First of all, we have to segregate the garbage. If it is usable (resalable) furniture, tables, clothing, linens, TV sets, even computers, Faith Farms (737-2222) will be happy to pick them up. So will B'nai B'rith (1-888-626-6580), and you may get a charitable deduction on your tax return. Goodwill expects you to drop off items in the parking lot across from Carvel. If you don't want to donate it, Solid Waste Authority will pick up early Monday mornings, but the items must be acces-

sible to their trucks, not hidden behind a Dumpster.

Storm debris must be separated into two piles: "Veggie" and "Construction." Tree branches, for example, fall into "Veggie" while all those pesky roofing shingles become "Construction." Normally, any workmen you hire to do repairs will remove their debris, but only if you have insisted upon this before signing the contract. If he doesn't, these items (under normal circumstances) would be picked up by Solid Waste Authority. However, we are not living in normal conditions, and these items will lie there forever unless you take action. If you band together with residents of other buildings, you can hire someone to cart the stuff away for less money than if you do it individually.

Heavy things like sinks, bathtubs, refrigerators and

stoves should be taken away by the company delivering the new ones. Otherwise, you must phone Solid Waste Authority so they can make a special pickup. Do not put them in the green Dumpster — ever!

You know the yellow and blue trash bins are for newspapers, magazines, bottles, and cans. But did you know that bottles should have the caps removed? These bins, plus the big green one labeled Onyx, are usually emptied twice weekly by Onyx. However, during the off season, they may come only once a week.

## Wish I Said That

By John Saponaro

"Attitude" is the reason police get involved in chases, a veteran police officer once told me. 'A chase is like throwing a steak to a dog. And everybody wants a piece of the action.'" *Kaffie Sledge*

## Signs & Benches

Haskell D. Morin



The Village came out ahead as far as storm damage to our bus benches is concerned. We only lost one bench. We have since lost another one in the Somerset area, but that was due to someone backing their car into it. We are still looking for a four door older brown sedan with back end damage. The driver took off without leaving identification.

That isn't true as far as sign damage. Almost every pole holding a sign had some form of damage. I'm pleased to announce that all of UCO's signs (on the main roads) have been

repaired or replaced by a volunteer. No decision has yet been reached about going into the 29 areas in CV. The main aim this season was to maintain public safety (crosswalks, stop signs and curves), so since the storm damage has now been taken care of, this committee will concentrate on public safety. So hold tight, we will (perhaps) be in your area soon.

Please take a good look at your building sign. If it's damaged, UCO will assist you in ordering a new custom-made sign. Order blanks are at the UCO Office.

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### Happenings at Your Library

The County Library has a convenient listing of library events and programs in its monthly bulletin called *Happenings*. It is published and distributed free of charge courtesy of the Friends of the Palm Beach County Library System. Copies are available at every county library. Informative articles are included in each issue. Also included is a handy listing of library locations, hours, and phone numbers. Stop by and pick up a copy of *Happenings* today, or better yet, become a member of the Friends and have it mailed to your home each month!

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 December

- 12/03 — Reel Books: Book Discussion, 10:30 am
- 12/09 — Basic Computers, 10:30 am
- 12/09 — Introductory Internet, 2:30 pm
- 12/10 — Reel Books: The Movie, 10:30 am
- 12/14 — Chiropractic Health, 10:30 am

### 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

- Every Friday — Movies at 2:00 pm  
Okeechobee Boulevard Branch Library, 5689 Okeechobee Boulevard, West Palm Beach, FL 33417, 233-1880



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**Wellness Corner**

Continued from page 19

- Sedentary lifestyle — little or no exercise
- Diet low in Calcium and dietary products
- Cigarette smoking
- Early menopause (natural or surgical), before age 45
- Use of certain medications such as glucocorticoids (commonly prescribed for asthma, arthritis or cancer), anticonvulsants, or thyroid hormones
- Eating disorders such as anorexia or bulimia
- Excessive use of alcohol

Although research on Osteoporosis has focused on the condition in women, information on Osteoporosis in men is just now becoming increasingly recognized. The risk factors and first signs for men are similar to those in women. However, the disease in men

has been identified with specific risk factors such as hypogonadism, hyperthyroidism, excessive alcohol and cigarette usage and exposure to high doses of glucocorticoids.

What can we do to minimize our risk for Osteoporosis? Prevention is the key for Osteoporosis and many other diseases. Lifestyle and nutrition play a large role in the development of bone disease. The American Diabetic Association guidelines for daily recommended intake (DRI) of calcium is between 800 and 1200 mg per day, depending upon age. It is further recommended that post-menopausal women over age 50 without hormone replacement should increase their intake to 1500 mg per day. Experts agree that the calcium rich foods such as dairy products are the preferred source of calcium, and use of other fortified foods

and supplements are effective when natural intake cannot be achieved.

Exercise guidelines for healthy bones should include weight-bearing activities of at least 30 minutes daily, or at least three times per week. Weight bearing exercises such as walking, jogging, aerobics, weight lifting and dancing provide stimulation for the bones to help prevent bone deterioration. Resistive exercise or strength training are very effective for building bone mass. Exercise that promotes good balance and posture will reduce the risk of dangerous falls. Attention should be paid to proper lifting techniques and good body mechanics.

Diagnosis of Osteoporosis or Osteopenia (weakening of bones which can lead to Osteoporosis) can be diagnosed with a bone density test, that is painless and involves radiology of one part of the body, usually the wrist, hip or spine.

This is compared to normal bone density and a score is obtained, which would indicate normal bones, osteopenia or osteoporosis.

Osteoporosis can be a devastating disease in the elderly population, but knowledge about it can go a long way to alleviating the effects. An active lifestyle along with nutritional changes can play an important part in prevention, although certain risk factors cannot be avoided. Calcium intake is an important consideration, along with certain medications which can help with bone mass rebuilding. Specific exercises and lifestyle adaptations can be advised by your health provider.

*Dr. A. Ronald Peterson, PT, PhD, GCS is a Diplomate of the American Board of Physical Therapy Specialties and a Board Certified Clinical Specialist. He is owner of Peterson Rehabilitation, situated opposite Century Village in West Palm Beach.*

**"Success is going from failure to failure without losing enthusiasm."  
Winston Churchill**

**Wish I Said That**

By John Saponaro

"You see, boys forget what their country means by just reading The Land of the Free in history books. Then they get to be men they forget even more. Liberty's too precious a thing to be buried in books, Miss Saunders. Men should hold it up in front of them every single day of their lives and say: I'm free to think and to speak. My ancestors couldn't, I can, and my children will. Boys ought to grow up remembering that."

from the movie

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Knowledge, truth, and religious values will always triumph over divisiveness, spin, falsehoods, deception and attempted destruction of the basic core values that made our nation as great as it is. The voters of America are a lot smarter than some politicians gave them credit to be.

We at Century Village have much to celebrate also. With the introduction of the new Republican Club (the first one in 31 years), this Village became truly what America is all about. Freedom to make a choice, and the voters did that here in our Village, handing the President three times the number of votes he received four years ago.


The Republican Club of Century Village wishes to extend its congratulations to all in our community and invite all interested parties to come to our next meeting to find out what we are all about.

The meeting will be held on Wednesday, December 8, 2004 at 11.00 am at the Camden Pool. There will be guest speakers and refreshments will be served. For further information, please call Jack Kasden at 616-0973.

Disillusioned Democrats looking to make a change to a winning team are particularly encouraged to attend.

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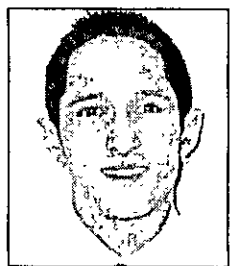
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*Rehabilitation Technician*



**Alicia Vostrejs**  
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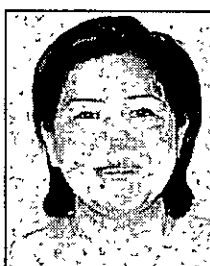
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**Recreation**

Continued from page 24

Sharks have no air bladders or gills like other fish. They cannot float! As a result of this condition, they must be constantly on the move in order to let oxygen pass through their mouths and out of their gill-shaped clefts.

If a shark doesn't move, it can't breathe!

See you by the sea.



Spring and summer pass quickly away  
Then the tennis players return to play  
There will soon be a lot of tennis activity  
As the tennis players return to Century

The Tennis League is an added attraction  
And the tennis players enjoy the competitive action  
Hopefully our Division I team will win again this year  
We'll wait and see — win or lose — we will cheer

The women tennis players have to sign up here at Century  
Which will assure our Women's Tennis League entry  
We need you; we need you; please sign up to play  
The Women's Tennis League will play on Thursday.



Hello everyone. We are back and ready to swing!

The ladies of Turtle Bay Golf had their first board meeting on October 28, 2004. The meeting was presided over by our enthusiastic President, Rhoda Weber.

Even though we survived the hurricanes and new ownership of the golf club, we are assured to have a great season.

The snowbirds will be trickling in to join the year round faithfuls.

Many new ideas were proposed at this meeting. Soon we shall have a new agenda.

Good news: Most of the committees shall remain the same, such good sports!

We encourage all members to spread the word, "Golf is fun!" Bring in some new or "old" friends to join us.

On a sad note, we lost one of the pillars of the club, Liz Consier. She was completely devoted to the club, and I'm sure she must be in "golf heaven." Condolences to her family as we remember a grand lady.

For anyone interested in golf, please call Rene Keisworth at 471-8856. She is our membership chairman.

And now till next time, I give my words of wisdom: "Keep your eye on the ball!"

**Alzheimer's Support Group Will Meet the Last Monday of Each Month, 3:00 pm, at Camden Pool (UCO Reporter Office)**



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## How to Save Some \$'s

By Les Segarnick

Many of my fellow CV residents probably had experiences similar to ours when we began inquiring about long-term in-home and/or nursing home care insurance policy coverage.

Before one can arrive at a solution or conclusion to such a serious, complicated problem, the right questions need to be asked and satisfactorily answered. For example, the following questions are just a few of the ones that come to mind:

- Will I want or need help eventually — skilled and/or custodial — in my own home? In a nursing home? Both?
- What is adequate coverage (now, and in the future)? (\$50/day? \$100/day? \$130/day? More than that/day?)
- How many years of coverage should I opt for? (One year? Three years? Five years? A lifetime?)
- What does the contract (policy) provide in the way of what the minimum requirements of incapacitation items are before coverage may be provided (i.e., how many of the personal care items will I not be able to do by myself, such as: bathe, dress, eat, use the toilet, walk, etc.?).

- If and when I need coverage, will it be available for me — in this state? (Florida, New York, etc.?) In all 50 states? Abroad?
  - Will the insurance company I have been paying premiums to for x-number of years be there for me financially when I need them? (i.e., big and strong enough financially to be there when my claims are made?)
  - At what age should one consider buying such insurance? (Of course, the premiums are lower for a younger person; and lower for a healthier person.)
  - Can I afford the premiums for such insurance coverage? Can I afford not to buy such insurance?
  - Should I remain totally self-insured (i.e., no insurance coverage at all; just pay out-of-pocket as necessary)?
  - How much of my spendable income should I use for such coverage?
- The above questions are the most pertinent, and need to be asked and adequately answered before making a final decision.
- As stated before, my wife and I thought long and hard, and met with at least four agents who specialize in this type of insurance, before making a decision. We finally signed on the dotted line with

a strong, long-term care insurance company and we are now owners of a long-term care policy that provides us with the kind of care we decided, for the period of time we deem

necessary, at a price we can afford to pay each year.

The dollar-savings aspect of this column, you ask? Only time will tell.

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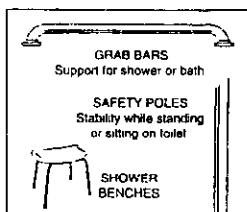
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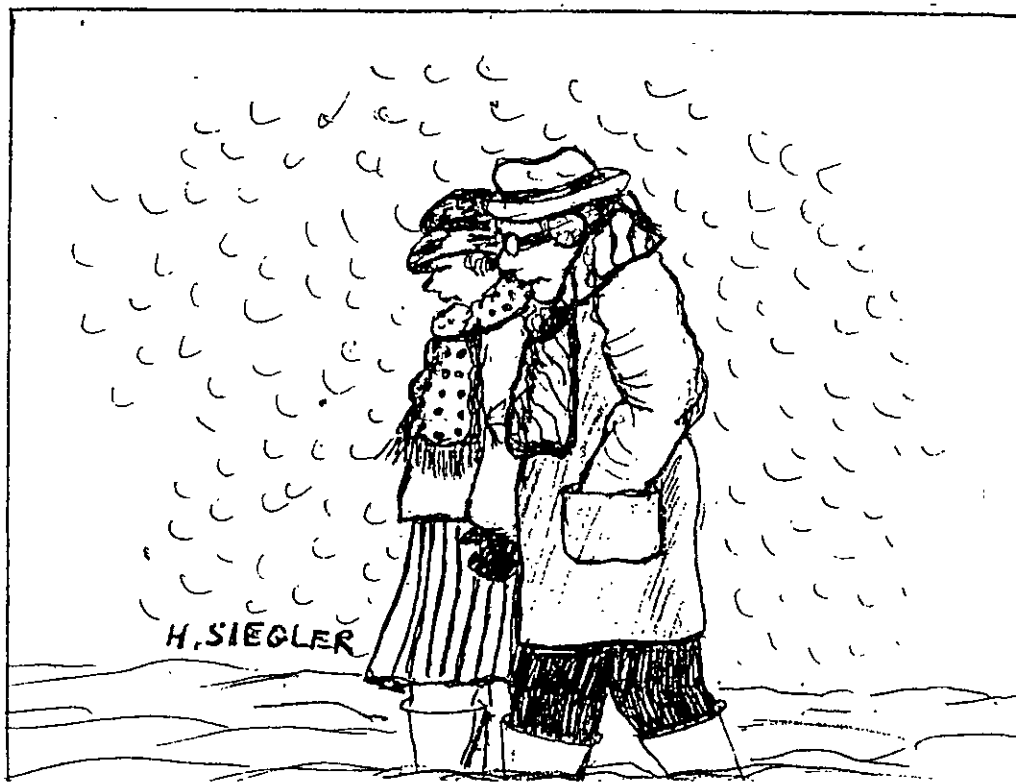


**Dracula's  
Dilemma**

Good evening! Count  
Dracula is my name.  
I'm sure you know me from  
literary fame.  
To say the least that I live  
extreme.  
Most people think my life's  
blaspheme.  
Some may think my  
lifestyle's predatory,  
Coming somewhere from  
out of Purgatory.  
Living my life's not a simple  
chore,  
For I must live to Eternity  
forevermore.  
You think I live an easy life.  
Not knowing that I have  
much strife.  
Take for example when I  
meet a friend,  
I must leave my mark until  
their end.  
Most people kiss lips as a  
greeting respect,  
Not me! I go straight for the  
neck.  
My taste in clothing is  
without a knock,  
My wardrobe consists of  
wearing black.  
You look in a mirror to  
make an inspection,  
I cannot, for I have no  
reflection.  
And what about changing  
into a bat,  
It's not easy getting around  
like that.  
Lurking in some dark  
passageway.  
Looking for someone to  
lead astray.  
My diet is dull, drinking  
nothing but blood,  
Sleeping in a coffin on my  
homeland mud.  
Dragging that coffin  
wherever I go.  
Resting in a crypt deep  
down below  
Awake all night, asleep all  
day,  
It's not so simple to live that  
way.  
Finding new victims I must  
take heed,  
With new diseases, it's a  
risky deed.  
Before I drink it's skeptical I  
am,  
To infect me, they don't give  
a damn!

*Victor Cutler*

"Anyone who  
has never  
made a  
mistake has  
never tried  
anything new."  
Albert Einstein



WE SUFFERED THRU JEANNE AFTER FRANCES!  
SOME FOLKS SAY THEY'LL TAKE NO MORE CHANCES.  
UP NORTH THEY WILL SCURRY!  
BACK SOUTH IN A HURRY,  
AS SOON AS THE FIRST SNOWFLAKE DANCES!




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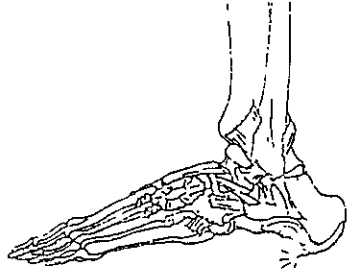
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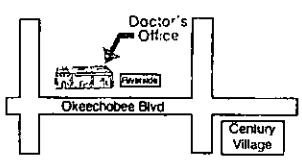


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**Random Ramblings**  
By Bob Fogelman



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 21<sup>st</sup> birthday in February 1942. As we were working on our invitation list in my parents' home, the radio announced Pearl Harbor — it was December 7<sup>th</sup>, 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, AACs, 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.

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

**The History of Lincoln's Gettysburg Address**

As reported in last month's *UCO Reporter*, Bob Schenkel will be speaking at the Palm Beach County Main Library on Summit Boulevard on Monday, November 29 at 2:00 pm. We will be commemorating the 141<sup>st</sup> anniversary of Abraham Lincoln's immortal Gettysburg Address.

It is free, but there is a pre-registration by calling 233-2600.

Bob is a Civil War lecturer and Vice President of Palm Beach County Civil War Roundtable.

Irv Lazar



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**New**

**Amendments to Your Documents**

By Bob Fogelman

It has come to my attention that many Condominium Associations have recorded their documents four to fourteen years ago.

These Associations should come to the UCO Office, together with a copy of their documents, in order to verify which new amendments should be added to their documents.

Your present documents could be four to fifteen years old and they must be updated with the new rules and regulations as promulgated by our state legislators each year.

This is an extremely important notice. Each Association must fully realize that not having the new amendments to your documents could be a deterrent to the proper management of your condominium.

For instance: (1) Who can reside in your unit when the unit owner is not in residence? (2) At a foreclosure sale of a unit, can the new owner reside in the unit without your approval? (3) Under the new election law, how do you vote for your Board of Directors? (4) Do you want a regular business practice of buying up multiple units for speculative

purposes here in Century Village? (5) Will your condominium permit unit owners to have dogs or cats?

In 1990 you had the wisdom to amend your old documents which were made by the developer of Century Village in 1969-70. Much of the developer's documents had been declared as being out-of-date, outmoded, and not in conformity with current Rules and Regulations of the Bureau of Condominiums, State of Florida.

Your condo documents are now 14-15 years old and many new laws were passed by our State Legislature, which affects how your Condo Association and your Board of Officers should be in compliance with the Rules and Regulations of the Bureau of Condominiums.

Consequently, you must add amendments to your documents in order that no penalty can be assessed by the Bureau for the non-observance of Regulations by your Association.

There are two (2) ways that this can be accomplished. The first way is for your condo officers to send you a complete list of all the proposed amendments with a clear and

understandable explanation of each amendment for your approval. Whichever amendments are approved by the unit owners, they then must be notarized and hand delivered or mailed to the Palm Beach County Clerk in order for them to be recorded with your documents. There is a \$6-\$9 charge for each page. Upon completion, each amendment (two-three pages each) must be Xeroxed and given to each unit owner.

The second solution is to order a complete set of new documents from the original attorney. This new set will contain any and all of your new amendments. Each page will be recorded in the County Clerk's Office and each unit owner will receive a full and complete copy of the entire set of the amended documents. The entire cost is a one time total charge paid by the Association of \$300 to Attorney Rod Tennyson and \$80 to UCO for Xeroxing 20 copies at \$4 per copy.

Please be advised that this new set of documents contains additional updates, is much easier to read and, by law, must be turned over to the new unit owner of your unit in years to come. I heartedly recommend the second solution.

**Classified Ads**

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

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

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

**Condos For Sale/Rent**

Immediate sale/rent, yearly/seasonal, 1/1 1/2 upper, furnished, fans, carpet, tiled & new enclosed patio, Sheffield G. \$35,000 or \$600 yearly. 845-246-4319, 561-687-3097, 914-466-8614. Negotiable.

1/1 unfurnished, ground floor unit, freshly painted, incl enclosed AC, customized patio, ready to move in! \$38,500. Call Janice 248-9980.

**For Sale**

Like new microfiber queen sleeper sofa, suitable for one bedroom apartment. \$500. Microfiber chair and ottoman. \$500. 478-0959.

Canon word processor, incl keyboard, monitor, tutorial, hardly used. \$50. 640-4258.

New two seater, dark wicker couch, 53 1/2" long by 34" depth, 34" high. \$299. 683-2654.

Ladies' golf set, tennis racquet, two modern kitchen chairs, computer screen and keyboard drawer, computer printer, assorted computer cables. 697-1771.

Delta single handle kit faucet w/spray and two 18" flexible steel supply lines, 3/8" fitting. \$30. 686-7640.

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Waltham A - upgrades/central AC	58,000
Cambridge G - near pool/lots of upgrades	65,000
<b>Upper Fl 1 bed 1.5 ba</b>	
Dover A - beautiful/waterview	83,000
Sheffield I - mbl bldg/newer AC/port DW	43,000
Northampton A - central AC/upgrades	51,500
Cambridge F - near pool/lovely area	49,000
<b>Ground Fl 1 bed 1.5 ba</b>	
Salisbury E - pretty and bright	48,000
Wellington L - furnished/drive right up	68,900
Greenbrier A - pristine/golfview	64,000
Northampton S - ceramic tile/gardenview	58,000

<b>Upper Cor 1 bed 1 ba</b>	
Salisbury F - near Temple/tile thruout	59,000
<b>Ground Fl 1 bed 1 ba</b>	
Norwich H - newer CA/carpet	48,500
Dorchester K - ceramic tile/fum	44,600
Canterbury F - upgrades galore/unfum	41,900
Sussex J - rentable/beauty tile/drive up	45,900
Northampton I - rentable bldg/carpet/grdn	44,900
Northampton S - ceramic tile/upgrades	55,000
Chatham J - upgrades/new carpet	43,000

**SPECIAL FEATURES**  
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**SALISBURY F**  
Tile throughout - near Temple - corner unit - 1/1.5 - 2nd floor. \$59,500

<b>Upper Fl 1 bed 1 ba</b>	
Somerset G - very pretty/pristine cond	58,500
Windsor O - CT/new window treatments	58,000
Oxford 200 - pristine/new AC/WD/fum	64,500
Northampton A - updtl appl/berbr crp/Kent pool	41,000
Bedford B - unfum/gardenview	37,000
Camden H - fum/gardenview	37,000
Camden L - lovely unit/unfurnished	37,000
Kingswood B - rentable/close to parking	33,000
Northampton R - fum/near Kent pool	35,000

<b>Ground Fl Cor 2 bed 1.5 or 2 ba</b>	
Somerset G - 2 baths/waterview	88,900
Kingswood D - beauty/furnished	85,000
<b>Ground Fl 2 bed 1.5 or 2 ba</b>	
Stratford G - ceramic tile/upgrades galore	91,000
<b>Upper Fl Cor 2 bed 1.5 or 2 ba</b>	
Plymouth G - furnished/nice retreat	150,000
Sheffield M - pristine/reduced	72,900
Plymouth N - desirable area/fum	85,000
<b>Upper Fl 2 bed 1.5 or 2 ba</b>	
Plymouth N - furnished/great floor plan	78,000
Kent K - perfect/new appl/unfum/tile	94,000
Northampton D - waterview/furnished	65,000
Wellington A - near pool/unfurnished	120,000

<b>Annual Rentals</b>	
Coventry H - 1/1.5 1" fl furnished CT	650
Kingswood H - 1/1 1" fl furnished	550
Northampton N - 1/1.5 2" fl coors lite/brite	650
Canterbury K - 1/1 2" fl Jacuzzi/the works	650
Andover D - 1/1 2" fl cor/furnished	600
Hastings F - 2/1.5 2" fl	700

<b>Seasonal Rentals</b>	
Northampton I - 1/1 furnished/pristine	1,100
Norwich H - 1/1.5 1" fl furnished	1,100
Kingswood A - 1/1 1" fl furnished	950
Bedford B - 1/1 2" fl CT/lots of light	1,050
Golf's Edge F - 1/1.5 2" fl near East Gate	950
Norwich F - 2/1.5 2" fl cor nr Hstngs/lovely	1,200
Canterbury K - 1/1 2" fl Jacuzzi/works	1,100
Plymouth G - 2/2 2" fl nice retreat	1,500
Camden K - 1/1 2" fl clean/fum/nr Wgate	950
Dorchester I - 2/1.5 2" fl cor/fum/nr fitness	1,200
Coventry J - 1/1.5 2" fl cor/fum	1,100
Waltham F - 1.1.5 2" fl near gate	1,300
Camden N - 1/1.5 2" fl beautiful corner	1,200

<b>West Palm Beach Area</b>	
Drexel Road - 2/1 mobile furnished tile screened patio/storage shed property/60x100	55,000

Potpourri

Ruth Hafter



**The Election is Over**

The election is over and there is much reflection as to how we will fare for the next four years. I, personally, had worked as hard as one could to support the candidates of my choice, but it was not to be. It was a great experience just to be a part of trying to mold together our great country.

They say politics makes strange bedfellows and in my case this proved true. I was fortunate in meeting most of our candidates, including John Kerry at rallies in Century Village, in the Meyers Stadium, and our Convention Center in West Palm Beach. I also was pecked on the cheek by John Edwards at the Convention Center in West Palm Beach. I am a long-time political activist and enjoy the hoopla of sharing a candidate's rise to fame.

Another strange bedfellow was meeting a young lady from Connecticut who needed a place to stay for a couple of nights while volunteering for the Kerry/Edwards campaign. I have taken in stray cats and dogs during my lifetime, but

suddenly I was asked to help a lady in distress. She turned out to be the former mayor of New Milford, Connecticut, Liba Furhman. We had great rapport and I hope we will keep in touch with one another.

Our local politicians who did make it to the winners' circle have all had their impact on our community and I was fortunate to have taken this memorable picture of them.

It is time to support our country and to pray that the leaders of our country do right for us.

**One America**

By Kurt Weiss

Every endeavor in which one invests time and energy should be crowned with success. But "It ain't necessarily so." Sometimes, all these intense efforts come to naught. This is what happened to me when the results of the elections became known.

I will not belabor this point any further.

I will, however, point out that regardless of the final outcome, these elections proved something that we Americans should be proud of, regardless to which party we belong. With all this outpouring of contempt, even hatred, during the campaign, once the results were in, they were accepted by the losers without further ado.

When we lose, we nurse our wounds quietly and get

ready for the next election.

No "President for Life," no arrests and/or execution of opponents, no paralysis in running the government.

We can thank our forefathers for having had the wisdom to write a constitution, which is as alive today as it was then.

Is there an inherent danger in having one party in charge of the presidency and both houses? Of course there is, regardless which party is in power. The "brakes" in a case like this is the judiciary whose task it is to preserve the constitution and prevent any excesses.

There are so many more things which unite us and we should nurture them. The few things, which divide us, should be dealt with in a spirit of understanding, bearing in mind that in a free country such as ours — thoughts are

free and beliefs, or their absence, are a private affair. They should never be used to the detriment of any of our fellow citizens. I do not know whether the reelection of President Bush gives him the mandate for changes demanded by the Right Wing, which is an important part of his constituency.

I do know that certain principles, such as separation of religion and state, must be adhered to. This election did not only provide a winner, it also showed how almost equally divided we are. The foremost task of this incoming administration will be to heal rather than deepen the divide.



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*Submitted by  
Dot Loewenstein*

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**Charles Eames**

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**RICHARD TERRY**  
*Comic*

**WED. DEC. 15**  
**ALSTON BAIR**  
*Singer Extraordinaire*  
**JACK DIBO**  
*King of Vegas Comedy*

**The Deacon and the Dancer**

By Rita L. Rudow

He wasn't always a Deacon,  
She was always a dancer,  
and could dance to  
anyone's tune,  
And so it came to pass...one  
eventful night in June.  
Shy High School  
Sweethearts...yet furtive  
glances did abound,  
When changing partners and  
looking around.  
Miss Golden Slippers with  
flowers circling her wrist,  
Neither was aware of a  
forthcoming tryst.  
Blue Eyes and Blue Eyes  
shared the musical  
sounds,

Gazing and  
meeting...thoughts out of  
bounds.  
It's hard to send the mind  
back, half a century ago.  
But Conscious will  
relinquish, so let the  
memories flow.  
High School parties, High  
School proms.  
Intoxicated the mind with  
Love,  
After-school dates, baby  
sitting ploys,  
Not sanctioned by those  
above.  
A game of roulette, so spin  
the wheel,  
Where do we meet...where  
do we go and be  
indiscreet...

The years sped by, I had to  
admit,  
The knowledge of growth,  
but not the Holy Writ...  
**Movement...Attunement**  
**Retirement...Acquirement,**  
**Achievement...Retrieval**  
**Sentiment...Impertinent,**  
Many the phases of life do  
rhyme,  
Be it all part of a Plan  
Sublime.  
Full circle of our lives...did  
complete itself again,  
We knew not the where, we  
knew not the when.  
But was there really closure,  
when  
Blue Eyes and Blue Eyes  
met once more,  
Maybe it'll have to wait, till  
we go thru the Door.  
Or will Destiny give us a  
moment in Time,

**Wish I Said That**

By John Saponaro

"The golden rule of sports-  
writing is 'never be a homer.'  
A homer is a one who shows  
favoritism toward one team  
over another even when that  
team isn't the best one on the  
field. A homer's perception is  
distorted by a desire to please  
the team and its fans. I'm not  
a political homer. That's why  
I won't support a candidate  
just because he's the home-  
town boy." Phillip Hamilton

How do we know...what will  
be the sign,  
Conscious mind will come  
back to us today,  
but forever in love...the  
memories will play...

**"Flip-Flopping" is No Shame!**

If you've made a wrong  
decision  
When you've voted "yea" or  
"nay,"  
There is no shame in  
changing back  
To vote the other way.

It proves that you are  
**thinking,**  
Not just following the pack,  
Who may be jumping off a  
cliff  
And won't be coming back.

No need to stay the wrong  
road;  
Turn 'round if so inclined.  
'tis common sense to U-turn  
Than to follow, dumb and  
blind.

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**Iraq: Very Interesting — Did You Know?**

- The Garden of Eden was in Iraq.
- Mesopotamia, which is now Iraq, was the cradle of civilization!
- Noah built the ark in Iraq.
- The Tower of Babel was in Iraq.
- Abraham was from Ur, which is in Southern Iraq!
- Isaac's wife Rebekah is from Nahor, which is in Iraq.
- Jacob met Rachel in Iraq.
- Jonah preached in Nineveh - which is in Iraq.
- Assyria, which is in Iraq, conquered the ten tribes of Israel.
- Amos cried out in Iraq!
- Babylon, which is in Iraq, destroyed Jerusalem.
- Daniel was in the lion's den in Iraq!
- The three Hebrew children were in the fire in Iraq (Jesus had been in Iraq also as the fourth person in the fiery furnace!)
- Belshazzir, the King of Babylon saw the "writing on the wall" in Iraq.
- Nebuchadnezzar, King of Babylon, carried the Jews captive into Iraq.

- Ezekiel preached in Iraq.
- The wise men were from Iraq.
- Peter preached in Iraq.
- The "Empire of Man" described in Revelations is called Babylon, which was a city in Iraq!

And you have probably seen this one. Israel is the nation most often mentioned in the Bible. But do you know which nation is second? It is Iraq! However, that is not the name that is used in the Bible. The names used in the Bible are Babylon, Land of Shinar, and Mesopotamia. The word Mesopotamia means between the two rivers, more exactly between the Tigris and Euphrates Rivers. The name Iraq, means country with deep roots.

Indeed, Iraq is a country with deep roots and is a very significant country in the Bible.

No other nation, except Israel, has more history and prophecy associated with it than Iraq.

And also...this is something to think about! Since America is typically represented by an eagle. Saddam should have read up on his Muslim passages...

**Wish I Said That**

By John Saponaro

"Do Bryant and O'Neal realize what has happened here?"

Each star is dead set on securing his own individual glory distinct from the other, on claiming as much credit as possible for the Lakers' NBA-title threepeat, on validating himself after eight seasons together in Los Angeles. But the longer and louder they fight for separate legacies, the more they ensure they'll forever be linked. They have achieved exactly what they hoped to avoid. Kobe, permanently in Shaq's shadow. Shaq, stuck in Kobe's wake."

Kevin Modesti

The following verse is from the Koran (the Islamic Bible):

Koran (9:11) — For it is written that a son of Arabia would awaken a fearsome Eagle. The wrath of the Eagle would be felt throughout the lands of Allah and lo, while some of the people trembled in despair still more rejoiced; for the wrath of the Eagle cleansed the lands of Allah: and there was peace.

From the Internet

**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.**

**Policy of the Reporter**

- No more than two bylined items from any one contributor will be accepted for the same issue.
- The acceptance of an article or an ad and its position in the paper is at the discretion of the editors who reserve the right to edit all articles.
- Deadline for submission of articles is the 7<sup>th</sup> of the month.
- No material from the Internet except jokes and filler will be accepted.
- Filler items: Original items are preferred over those taken from another source. Items which are not original must show source and have permission in writing to reprint.
- All articles submitted must be typed, double-spaced on 8½" x 11" paper.
- We will carry no announcement of religious services.
- Classified ads are free of charge to CV residents and must show the name and address of the contributor. They are printed on a space-available basis. Personals are printed at a charge of \$6 per inch and, if accepted, are assured of inclusion in the paper.
- The acceptance of an ad does not constitute an endorsement of the product or service offered.
- The initial ad from a new customer must be prepaid.
- Deadline for submission of ads is the 7<sup>th</sup> of the month.
- Camera ready ads will be accepted until the 10<sup>th</sup> of the month.

*Let's Talk Real Estate!*



**Susan Wolfman**  
Specializing in  
Century Village

**CENTURY VILLAGE SALES STILL STRONG.**

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 4<sup>th</sup> 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 Thanksgiving.



**Susan Wolfman**  
**RE/MAX**  
**DIRECT**

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**561-512-5183 Main**  
**561-775-0975 Fax**



**See Your Address Here in December!!!**

	One Bedroom/One Bath	
Camden N	1 <sup>st</sup> fl, tile thruout, furn, steps to pool	43,500
Bedford G	1 <sup>st</sup> fl, new kit cabinets, updated bath	49,900
Berkshire E	lovely pvt balcony, lite/brite	41,000
Berkshire D	wtrvws from pretty, updated unit	51,900
One Bedroom/One + One Half Bath		
Salisbury H	2 <sup>nd</sup> fl handyman special	43,500
Canterbury F	2 <sup>nd</sup> fl cor CA new kit, bath, tile thruout	73,000
Norwich J	2 <sup>nd</sup> fl cor CA, carpet, unfurn	53,500
Southampton A	2 <sup>nd</sup> fl elev bldg, ovr sz patio on golf course, tile, new kit/bath, new CA, comp furn beauty	95,000
Bedford E	lovely 2 <sup>nd</sup> fl cor complete w/lift, nicely updated, pretty	69,900
Golf's Edge	buyer inherits tenant or close in April, gorgeous, furn, renov, must see! Walk to everything!	73,000
Two Bedroom/One + One Half Bath		
Sheffield K	2 <sup>nd</sup> fl, cor, steps to Hastings, decorators, lite/sunny unit, bring toothbrush!	89,900
Norwich K	1 <sup>st</sup> fl, cor, CA, encl patio, new shower	76,900
Easthampton A	near East Gate & golf course, seller thought of everything, very pretty	89,900
Stratford	walk to CH, totally renov, not to be believed!	22,000

**Organization News**  
Continued from page 18

at the Hastings Billiard Room. Membership is open to every CV resident. Bill 684-1885; Al 686-4442.

**Holocaust Survivors of the Palm Beaches:** Meets 9:30 at JCC in Gruber Hall on Oct 13, Nov 10, Jan 12, Feb 9 and Apr 13. Events this season: Dec 12, Chanukah party; Mar 20, Purim party. Esther 471-9052.

**Humor Club:** Call Edy 687-4255 for more information.

**Irish Club:** Call Pat 640-0132 for more information.

**Italian-American Culture Club:** For information, call: Carole (cruises) 687-0836; Angelo (dinner) 687-1611; Vista Travel (day events) 697-4644.

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

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

**Line Dance Class:** Will be held Tue 10:00-11:00 am at JCC, Military Trail, in the Flower Gate Room, until the Clubhouse is opened. Call Shirley 640-5587 or Sylvia 687-2676.

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

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

**PFLAG (Parents, Families and Friends of Lesbians and Gays):** Meets 3<sup>rd</sup> Thu at 3:00-5:00 pm at the WPB Public Library on Okeechobee. Please join us in continuing to share experiences, information, etc. and help to dispel the stereotypical por-

traits perpetuated by prejudice. All are welcome. Myra 640-4026.

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

**Queens New York Club:** Meets 4<sup>th</sup> Mon, 10:00 am-12:00 noon from Oct to Apr at Cong. Anshei Sholom. Coming events: Nov 28, *Beauty and the Beast* with dinner at Christy's; Jan 29, *California Suite* with dinner at the Little Mermaid; Feb 27, *Will Rogers Follies* with dinner at Carolina; Mar 13, *Cabaret* with lunch at Naples Dinner Theater; Apr 10, *Aida* with dinner at Christy's. Harriet 684-9712, Pauline 689-6021.

**Republican Club of Century Village:** Will meet on Dec 8 at 11:00 am at the Camden Pool w/guest speakers. Refreshments will be served. Come one, come all and celebrate America's great victory on Election Day. For further information, please call Jack Kasden at 616-0973.

**Rishona Chapter of AMIT:** Call Dora 683-9476 for information.

**Singles Club:** No meetings until the fall.

**Square Club of the Palm Beaches:** Composed of CV Masons, we meet during the winter and plan social and Masonic activities. Off-season, we continue to meet and socialize. Herb 684-9660.

**United Order of True Sisters:** Dec 15, 30<sup>th</sup> annual birthday luncheon at Emerald Dunes. Call Selma 684-9127, June 471-5698 for information.

**Women's American ORT, WPB Chapter:** Meets 2<sup>nd</sup> Tue, 12:30 pm, Oct-Apr, at Cong. Anshei Sholom. Dec 5, luncheon, \$49, followed by *Hello Dolly* at the Broward Stage Door Theatre; Feb 13, luncheon, \$49, followed by *The Will Rogers Follies* at the Broward Stage Door Theatre; Jan 9, lunch at Hops, \$45, followed by *The Boys Next Door* at the Palm Beach Dramaworks Studio Theatre; Feb 13, luncheon, \$49, followed by *The Will Rogers Follies* at the Broward Stage Door Theatre. Call Elsie 688-0547, Millie 689-7074, Tillie 478-7406, Pearl 684-1695.

**For All You Lexophiles**

(Lovers of Words)

- A bicycle can't stand alone because it is (two)-tired.
- What's the definition of a will? (It's a dead give-away.)
- Time flies like an arrow. Fruit flies like a banana.
- A backward poet writes inverse.
- In democracy it's your vote that counts; in feudalism it's your count that votes.
- She had a boyfriend with a wooden leg, but broke it off.
- A chicken crossing the road is poultry in motion.
- If you don't pay your exorcist you get repossessed.
- With her marriage she got a new name and a dress.
- Show me a piano falling down a mine shaft and I'll show you A-flat minor.
- When a clock is hungry it goes back four seconds.
- The man who fell into an upholstery machine is fully recovered.
- A grenade thrown into a kitchen in France would result in Linoleum Blown-apart.
- You feel stuck with your debt if you can't budget it.
- When you've seen one shopping center you've seen a mall.
- Those who jump off a Paris bridge are in Seine.
- When an actress saw her first strands of gray hair she thought she'd dye.
- Bakers trade bread recipes on a knead to know basis.
- Santa's helpers are subordinate Clauses
- Acupuncture is a job well done
- Marathon runners with bad footwear suffer the agony of defeat

*From the Internet*

**Yiddish Class:** Conversational Yiddish. Meets 10:00 am Thu, beginning Dec 2. Call Gloria 697-3367.

**Yiddish Culture Group:** All Tue programs canceled because of Clubhouse hurricane damage. Call Rebecca 684-4867.

**Yiddish Reading Circle:** Menke Katz Advanced Reading Circle meets twice monthly beginning Dec 3. Call Troim, 684-8686.

**Yiddish Vinkl:** Conversation, songs, music, humor. Meets twice monthly. Date and place to be announced. Call Edy, 687-4255.

**RENT-A-DAUGHTER**

In-home Management Service for...

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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.

# Where's the beef?



Services for your community	Seacrest Services	Competitor #1	Competitor #2
MANAGEMENT/ACCOUNTING	✓	✓	✓
LANDSCAPING SERVICES	✓	✓	✓
MINOR REPAIRS	✓	Not included	Not included
WASH FRONT OF BUILDING MONTHLY	✓	Not included	Not included
PRESSURE WASHING	All Four Sides	Front and Sides	Will obtain bids
24 HOUR LIVE OPERATOR CUSTOMER SERVICES	✓	Not available	Not available
PAINT WOOD TRIM OF BUILDINGS AND DOORS	✓	Not included	Not included
PAINT BUMPERS AND STRIPE LINES	✓	Not included	Not included

**A LOWER PRICE WITH FEWER SERVICES  
DOESN'T ADD UP!**

# Seacrest

S E R V I C E S I N C .

**Century Village direct line numbers**

Customer Service	656-6310
Landscape Design & Installation	656-6310
Corporate Office	697-4990
Pest Control	656-6311
Accounting	656-6313

*Leading Your Community Into The Future!*

2400 Centre Park W. Drive, Suite 175 • West Palm Beach, FL 33409  
[www.seacrestservices.com](http://www.seacrestservices.com)

## CENTURY VILLAGE BUS SCHEDULE

MALL BUS							EXPRESS BUS						
CLUB	W'W'ARD		P.B.		CLUB	LEAVE CL	LUBHOUSE AT 8:40		TO DO THE		PERIMETER ROAD		
HOUSE	JCC	KMART	MALL	CHURCH	MALL	JCC	HOUSE	CLUB	PINE	WINN	PUBLIX	ROAD	HOUSE
9:00	9:05	9:10	9:15	9:20	9:25	9:35	9:45	9:00	9:08	9:13	9:23	9:33	9:45
10:00	10:05	10:10	10:15	10:20	10:25	10:35	10:45	10:00	10:08	10:13	10:23	10:33	10:45
11:00		11:10	11:15	11:20	11:25	11:35	11:45	11:00	11:08	11:13	11:23	11:33	11:45
1:00		1:10	1:15	1:20	1:25	1:35	1:45	1:00	1:08	1:13	1:23	1:33	1:45
2:00		2:10	2:15	2:20	2:25	2:35	2:45	2:00	2:08	2:13	2:23	2:33	2:45
3:00		3:10	3:15	3:20	3:25	3:35	3:45						
4:00		4:10	4:15	4:20	4:25	4:35	4:45						
* 5:00		* 5:10	* 5:15	* 5:20	* 5:25	* 5:35	* 5:45						

**<< \* 5:00 pm RUNS ONLY ON SATURDAYS >>**

SHUTTLE BUS												
CLUB	POST	BEAUTY	UCO			DREXEL	GRAND	BABY	POST	PERIM	CLUB	
HOUSE	OFFICE	SHOP	LIBRARY	HUMANA	OFFICE	PLAZA	BAZAAR	SUPER	OFFICE	DRIVE	HOUSE	
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	
4:00		4:05	4:09	4:12	4:13	4:18	4:23	4:29		4:35	4:45	
5:00		5:05	5:09	5:12	5:13	5:18	5:23	5:29		5:35	5:45	

SUNDAY & HOLIDAYS (COMBO)												SPECIAL BUS		1st	
CLUB	BEAUTY	GRAND	PINE	CROSS	W'W'RD	P.B.	CLUB		MONDAY	PICKUP					
HOUSE	SHOP	DREXEL	BAZAAR	TRAIL	COUNTY	MALL	CHURCH	MALL	PUBLIX	HOUSE					
9:00	9:05	9:12	9:15	9:20	9:25	9:30	9:35		9:40	9:45					
10:00	10:05	10:10	10:15	10:20	10:25	10:30	10:35		10:40	10:45					
11:00	11:05	11:10	11:15	11:20	11:25	11:30	11:35	1:40	11:45	11:50					
1:00	1:05	1:10	1:15	1:20	1:25	1:30	1:35	1:40	1:45	1:50					
2:00	2:05	2:10	2:15	2:20	2:25	2:30		2:40	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				1st	
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				PICKUP	
WEDNESDAY					
C-HOUSE	9:35	GARDENS			1:30
CITYPLACE	10:05	CITYPLACE			2:00
GARDENS	10:30	C-HOUSE			2:30

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

INTERNAL ROUTE #1	INTERNAL BUS SCHEDULE											
CLUBHOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00
DOVER	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02
SOMERSET	8:04	9:04	10:04	11:04	1:04	2:04	3:04	4:04	5:04	6:04	7:04	8:04
BERKSHIRE	8:07	9:07	10:07	11:07	1:07	2:07	3:07	4:07	5:07	6:07	7:07	8:07
CAMDEN	8:09	9:09	10:09	11:09	1:09	2:09	3:09	4:09	5:09	6:09	7:09	8:09
WINDSOR	8:10	9:10	10:10	11:10	1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10
WELLINGTON	8:12	9:12	10:12	11:12	1:12	2:12	3:12	4:12	5:12	6:12	7:12	8:12
ANDOVER	8:15	9:15	10:15	11:15	1:15	2:15	3:15	4:15	5:15	6:15	7:15	8:15
KINGSWOOD	8:21	9:21	10:21	11:21	1:21	2:21	3:21	4:21	5:21	6:21	7:21	8:21
HASTINGS SPA	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25			
CLUB HOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:25	7:25	8:25
PUBLIX	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	LUNCH	6:35	7:35	8:35
CLUB HOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	LUNCH	6:45	7:45	8:45
INTERNAL ROUTE #2												
CLUB HOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00
PLYMOUTH	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02
STRATFORD	8:04	9:04	10:04	11:04	1:04	2:04	3:04	4:04	5:04	6:04	7:04	8:04
CHATHAM	8:06	9:06	10:06	11:06	1:06	2:06	3:06	4:06	5:06	6:06	7:06	8:06
KENT	8:08	9:08	10:08	11:08	1:08	2:08	3:08	4:08	5:08	6:08	7:08	8:08
NORTH HAMPTON	8:11	9:11	10:11	11:11	1:11	2:11	3:11	4:11	5:11	6:11	7:11	8:11
SUSSEX	8:13	9:13	10:13	11:13	1:13	2:13	3:13	4:13	5:13	6:13	7:13	8:13
CAMBRIDGE	8:14	9:14	10:14	11:14	1:14	2:14	3:14	4:14	5:14	6:14	7:14	8:14
CANTERBURY	8:15	9:15	10:15	11:15	1:15	2:15	3:15	4:15	5:15	6:15	7:15	8:15
DORCHESTER	8:18	9:18	10:18	11:18	1:18	2:18	3:18	4:18	5:18	6:18	7:18	8:18
OXFORD	8:21	9:21	10:21	11:21	1:21	2:21	3:21	4:21	5:21	6:21	7:21	8:21
SHEFFIELD	8:23	9:23	10:23	11:23	1:23	2:23	3:23	4:23	5:23	6:23	7:23	8:23
HASTINGS SPA	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25	6:25	7:25	8:25
COVENTRY	8:28	9:28	10:28	11:28	1:28	2:28	3:28	4:28	5:28	6:28	7:28	8:28
CLUB HOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:30	7:30	8:30
PUBLIX	8:33	9:33	10:33	11:33	1:33	2:33	3:33	4:33	LUNCH	6:33	7:33	8:33
CLUB HOUSE	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	LUNCH	6:35	7:35	8:35
INTERNAL ROUTE #3												
CLUB HOUSE	8:00	9:00	10:00	11:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00
BEDFORD B	8:02	9:02	10:02	11:02	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02
GREENBRIER	8:03	9:03	10:03	11:03	1:03	2:03	3:03	4:03	5:03	6:03	7:03	8:03
SO. HAMPTON	8:05	9:05	10:05	11:05	1:05	2:05	3:05	4:05	5:05	6:05	7:05	8:05
BEDFORD B	8:08	9:08	10:08	11:08	1:08	2:08	3:08	4:08	5:08	6:08	7:08	8:08
GOLF'S RDGE	8:10	9:10	10:10	11:10	1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10
COVENTRY	8:12	9:12	10:12	11:12	1:12	2:12	3:12	4:12	5:12	6:12	7:12	8:12
NORWICH	8:14	9:14	10:14	11:14	1:14	2:14	3:14	4:14	5:14	6:14	7:14	8:14
SALSBURY	8:17	9:17	10:17	11:17	1:17	2:17	3:17	4:17	5:17	6:17	7:17	8:17
WALTHAM	8:18	9:18	10:18	11:18	1:18	2:18	3:18	4:18	5:18	6:18	7:18	8:18
EX. HAMPTON	8:20	9:20	10:20	11:20	1:20	2:20	3:20	4:20	5:20	6:20	7:20	8:20
HASTINGS SPA	8:25	9:25	10:25	11:25	1:25	2:25	3:25	4:25	5:25			
CLUB HOUSE	8:30	9:30	10:30	11:30	1:30	2:30	3:30	4:30	5:30	6:30	7:30	8:30
PUBLIX	8:35	9:35	10:35	11:35	1:35	2:35	3:35	4:35	LUNCH	6:35	7:35	8:35
CLUB HOUSE	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	LUNCH	6:45	7:45	8:45

This schedule has been approved by UCO to better serve the community	If you have comments concerning this schedule please put them in writing and bring them to UCO	Note: You will now be able to take your bus to PUBLIX without changing buses	The internal buses will run once an hour except between noon and 1:00 PM
--	--	--	--