

Reporter

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

Volume 24 No. 4

April 2005

Delegates Elect Members of UCO Executive Board

By Irv Lazar

Delegates arrived early on March 4 to cast their votes for the new Executive Board of UCO. The following Officers ran without opposition and will serve as follows:

Vice President (for a two year term)

Phyllis Richland
Sal Bummolo

Treasurer (for a one year term)

George Loewenstein
Corresponding Secretary (for a one year term)

Audrey Woolfson
Recording Secretary (for a one year term)

Betty Lapidus

One hundred and fifty-six ballots were cast for the Executive Board and the results are as follows:

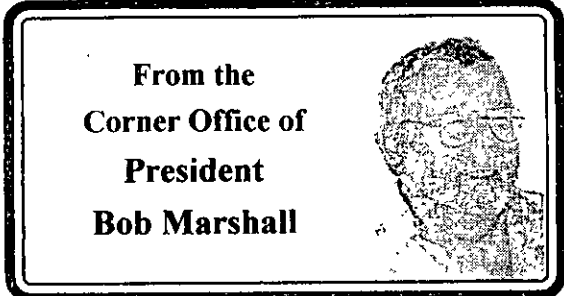
- Dan Gladstone 135
- Irv Lazar 125
- Dave Bernstein 122
- Haskell Morin 119
- Bob Fogelman 118
- Marie Oliver 118
- Howard Silver 117
- Vince Salvo 111
- Kurt Weiss 107
- Leonard Tompkins.. 102
- David Frankel 101
- Edith Zedonek 98
- Betty Chaney 96
- Joe Saponaro 91
- Louise Gershon 87
- Marcia Ziccardy 87
- Frank Cornish 84

- George Dupley 84
- Leonard Lipofsky 84
- Anne Cohen 83
- Bryna Stock 77
- Myron Silverman 76
- Larry Kerner 75
- Randal Borchardt 70
- Phil Shapkin 70
- Sid Dunn 63
- Cheryl Todd 63
- Irv Spevak* 47

The first 20 candidates with the most votes are elected and will serve as members of the Executive Board.

According to our bylaws, the President may appoint an additional eight members to serve as well.

* deceased



From the
Corner Office of
President
Bob Marshall

I've been reading the bylaws (again) recently and found a couple of interesting things. For example, I've wondered about the term of appointment for folks appointed to a committee. I found the following:

- "If the term of service of a committee is not otherwise designated, it shall be until the next March meeting of the Delegate Assembly."
- Also, "The mission and term of service of a committee shall be established by the Executive Board."

With this in mind, I have vacated all of the committee rosters, with the exception of the Chairs. I've asked all Chairs to evaluate the latest roster and resubmit or submit a revised list of members for approval. Hopefully, these committee members will be committed folks who will function well in their positions

Also, I've asked all committee Chairs to draft a charter statement for my review. After review, these will be taken to the Executive Board for analysis and approval.

The Cable Committee and the VPs and myself have begun negotiations with our cable provider to see what type of contract for the future might be available. More about that in the next issue.

The election results are printed elsewhere in this edition. I'd like to say "thanks" to all that came out to vote and to those individuals who prevailed in the Executive Board voting. Also, congratulations to all of the folks who ran unopposed for the other offices

Delegate Meeting
Fri., April 1, 2005, at 9:30 am
at Anshe Sholom Synagogue
Grove St. in the Hastings Area
All Welcome!!!

UCO's 23rd Annual Installation Luncheon



Photos by Howard Silver

Glitz, Pride and Fortitude at the UCO Luncheon

By Rebecca Schlam Lutto

"It was a year of all years," said Bob Marshall, UCO's President, of his first 12 months in office "The hurricane changed everything." Yet in Century Village, there

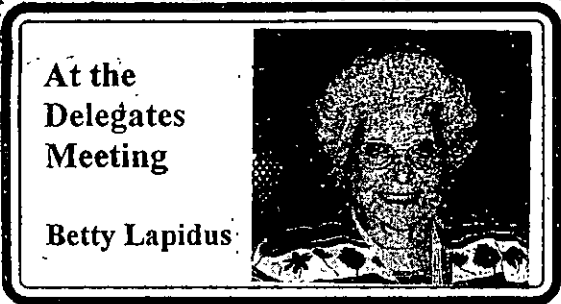
was not one life lost — his proudest memory of the challenges of 2004-05.

The momentous visits of Frances and Jeanne, two hurricanes just three weeks apart, hovered like unwelcome ghosts at the UCO Officers' and Executive Board Installation Luncheon on Sunday, March 13. Yet the more than

Continued on page 4



Being sworn in: Treas. George Loewenstein, VP Sal Bummolo, VP Phyllis Richland, Rec. Secy. Betty Lapidus and Corresp Secy. Audrey Woolfson.



March 4, 2005

Today is election day of certain Officers and for Members of our Executive Board. Election process has been going on from 8:00 to 9:00 am.

President's Report — Pres. Marshall congratulated all the people who had been working on the election and thanked them for a job well done. He reported on the expiration of the appointment for members of most committees, as per our bylaws. Bob is vacating the roster of the members of committees, not the chairs of committees. The Nominating Committee is not being changed. The Election Committee is not being changed.

Bob announced that this is the last meeting that VP Kurt Weiss is attending as a Vice President. Bob thanked him and Kurt was applauded by all. Ed Black and Bob Marshall have been acting as chairs of the Security Committee, and now Kurt Weiss will be the chair of the Security Committee.

Congratulations to Phyllis Richland, who was reelected as VP, and Sal Bummolo who has been elected as Vice President, both without opposition. Betty Lapidus has been elected Recording Secretary, uncontested. Audrey Woolfson has been elected Corresponding Secretary, uncontested, and George Loewenstein, Treasurer, uncontested.

VP Phyllis Richland reported that 300 show tickets have not been claimed. Please call Lori at 640-3111, Monday thru Friday, from 9:30 to 4:00 for your refunds. Also, hand in your self addressed, stamped envelopes for the next season show tickets. On March 2, Sinai Health Fair was held — it was quite successful.

Rules and regulations re condos as per Florida Statutes 718 etc. can be available if you call the UCO Office at 683-9189.

There is a bulletin board in the UCO Office for your notices — bring them in and give them to Ken Davis.

We are looking forward to the Installation Luncheon on March 13.

VP Ed Black reported on a change in investigations re renters. We will not do the credit check on renters, only the criminal background check and therefore we reduce the fee for renters to \$50. The landlord who rents the apartment is responsible to check the credit rating of the renter.

Regarding updating Building Association bylaws and an amendment referring to familial relations to use an apartment in the absence of the unit owners, please see his column in the *UCO Reporter* for details.

He reported that County Official Joan Gully had received messages regarding neighbors who did work in their apartments without getting permits. She would rather that UCO handle these situations. Please come to UCO to try to settle any question that may arise.

Ed reported that the new House Bill 429 of July 1, 2005 refers to training that shall be available to new Board Members.

VP Jean Dowling reported on the progress at the Clubhouse. We are still waiting for certain permits. When work will be started it will be done in three shifts per day. As soon as the outside area is safe for people, it will be opened. Duck Island is being replanted. The theater floor is being reconfigured for improvement. For additional details, please see her column in the *UCO Reporter*.

The Operations Committee is meeting with Abby re planned programs for the season. Questions regarding the cost of rebuilding the Clubhouse were responded to by Ed Black who invited the questioner to come into the UCO Office for further discussion. See his article in the *UCO Reporter*.

Mary Patrick reported on the Installation Luncheon scheduled for March 13.

Pat Blunck reported that the Water Reclamation project is proceeding as planned. Re erosion — the water elevation will remain constant and

will help maintain the ground level.

Election Committee Report — Mollie Marshall, Chair of this committee, reported on today's election results 156 ballots were cast; there will be a full report posted in the UCO Office and printed in the *UCO Reporter*. She then thanked all who worked so efficiently and diligently to get these figures ready at this time.

There was a question regarding the costs of the work being done in the clubhouse. Ed Black responded that we are waiting for the permits in order to find out what the costs will be.

Haskell Morin reported that the program to refurbish our signs will be closed for the summer months.

Insurance — Dan Gladstone reported that Building Association policies will be given out to Area Presidents. If any unit owner wants to get a loan or mortgage, the Proof of Insurance will be furnished when you call Dan at the UCO Office. Bill 592 has now become part of 718 Florida Statutes.

FEMA will not pay the assessment clause by the Building Association. Attorneys have interpreted "shall be" equals a "must" — therefore, unit owners must have homeowners' insurance policies — but — how can we enforce this? The Building Associations may choose to have an amendment in their bylaws to compel unit owners to get this type of insurance.

Old Business — the lights are out on our CV signs on Haverhill Road. Pat Blunck responded that we are working on this.

New Business — the Washington Mutual bank is leaving the corner of West Drive and Okeechobee; CVS is coming into that area. We are trying to get a third lane to alleviate this traffic.

Good & Welfare — landscaping on Okeechobee Boulevard: the County to install areca palms along the fence may be put into the County Budget meeting for October 2005.

Millennium Agreement

By Ed Black and Jean Dowling, VPs

It seems we need to review this agreement so everyone knows just how it works. Century Village was built with a lease agreement to provide various amenities to our residents. After nearly 30 years, an agreement was proposed that would extend well into the future and that was called the **Millennium Agreement**. This document provides for a long-term agreement capping the rent, so we don't worry about large increases, listing the terms of our responsibilities and continues the contract for more than 22 years with renewals so the future remains as we agreed in principle in 2000.

Many of us have leased space in malls for our business locations. This agreement provides for the same issues for CV residents that were necessary for our business addresses. It is a net lease requiring that we pay all operational and maintenance cost through payments from unit owners to WPRF.

Contracts preceding the "2000 Millennium-UCO-Agreement" were also net lease contracts. One of the important changes agreed upon in the **Millennium Agreement** was that henceforth UCO, through its Operating Committee, has full charge over WPRF budget expenses.

Example: When you lease commercially, you will pay for the improvements required for your store's interior, as well as the maintenance and upkeep. You will pay for your share of real estate tax increases and common area expenses, like repaving the parking lot. You will pay for other common area expenses like security, janitorial, and any repairs required in the common area to be maintained. Now you can see the similarity. Since we are the only lessee (renter) of the amenities, the maintenance, security and repairs are our expenses, and they appear in the WPRF budget, which is

presented to the Operations Committee for approval each year, so we may include those improvements, we can afford without a need for increasing our monthly payments. Those items we may defer until the following year will appear in the next year's budget.

The **Millennium Agreement** was negotiated over two years, with two law firms advising us, one of them with a proven record of success in litigations and/or negotiations with the owners and their representatives.

After the UCO negotiating team rejected five earlier drafts as unacceptable, the sixth draft we finally agreed on was a compromise, and like every compromise, neither side got all it wanted. The agreement was brought to the attention of our 309 Associations and eventually was accepted and signed by all of them.

If we could revisit the **Millennium Agreement**, we would love to because it is flawed. Yes, it was agreed to and signed by the 309 Associations in 1999. Yes, attorneys were hired to consider whether we could revise the Agreement, and we were emphatically told that since the history of this Agreement has been in operation for more than four years, we would find it extremely difficult to succeed in overturning it. Yes, many of us purchased our units without reading or understanding the impact of this Agreement, or implications for the future. While this Operations Committee was not in office when this Agreement was signed, we wanted to make certain your and our interests were protected, and that is why we spent the \$14,000 to hire attorneys whose expertise is in contract law. The cost of overturning any agreement is enormous, certainly with appeals and any reasonable time line this case could take five to 12 years to get through the court system and frankly, any case is a toss-up as to who will succeed, especially when we waited nearly 48 months into the Agreement to begin to find fault.

Consider the experience of the Operations Committee:

- Bob Marshall, President of UCO: Former executive of several large companies with a financial and management background.
- Jean Dowling, VP: Background includes renovation of commercial buildings, small business owner, art

Continued on page 3

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Millennium Agreement

Continued from page 2

- school graduate, management.
- Kurt Weiss, VP: Past President of UCO, officer in the Israeli Army.
- George Loewenstein, Treasurer: CPA, owner of accounting business.
- Phyllis Richland, VP: Co-owner of construction firm, specialist in mortgages.
- Ed Black, VP: Background in property management, rental business, accounting, working as a general contractor on many projects.
- Irv Lazar, Executive Committee, UCO Reporter Editor: Ran his own printing company.
- Marie Oliver, former Treasurer of UCO: Background in bookkeeping.
- Peggy Jackson, VP, WPRF Cenville Corporation: Recreation Director for 32 years.
- Bill Rothrock, Maintenance Director, Cenville Corporation for Century Village.

Both Ms. Jackson and Mr. Rothrock are nonvoting members, representing WPRF.

The duties of the Committee are to oversee the budget and direction of recreation and other facilities. This became more complex after the two recent storms. However, with all the intense work, we have a closer and better fine-tuned team. This Committee does not answer to the UCO Executive Committee or the Delegate Assembly, but is responsible to make decisions on WPRF projects and expenditures. Prior to the Millennium Agreement, neither UCO nor residents had any say as to how rental fees were established or money was spent. The Committee now decides on budgetary items and long term planning — so we do have a say on how our money will be spent.

With all of the experience of the above Committee Members, we are also not pleased with the restrictions of the Millennium Agreement; however as this Agreement is in place, it is incumbent upon us to make it work for the benefit of us all. That is what brings us to the repairs needed today.

The Clubhouse Building is more than 30 years old. Certain hurricane related repairs are covered by insurance, such as carpeting, painting, ceiling tiles, air ducts for air conditioning and selective

replacement of furniture damaged by the storms.

Other repairs are not covered, but it is vitally necessary to carry them out at this time while the building is reconstructed. These repairs have to be carried out at our expense.

Example: Chilled water lines of 30 years need rewrapping so they will not drip onto the new ceiling tiles the insurance replaced. Our heaters in the AC ducts are rusted and worn out after 30 years use. If we want them replaced — we must purchase them and have them installed now while the ducts are being installed, this will be less expensive. Our existing windows continue to allow water intrusion and will damage the new carpet and walls paid for by the insurance. New replacement hurricane glass windows are not an insurance coverage item, rather a maintenance expense.

We must place a new I-beam to support the flooring, weakened by years of use, so we may again use the poolroom on the second floor. This also is not damage from the storm but a maintenance expense. Replacement of other furniture that is not storm damaged will allow us to have all furniture and equipment coordinated as part of our restoration effort.

An Attempt to Explain the Millennium Agreement

For those of you who might not know, this agreement is the lease negotiated in 1999, whereby UCO leases the Clubhouse and related facilities from WPRF. Representatives of all Associations in the Village signed this lease in late 1999, with the lease being effective January 1, 2000. This lease covers a 22-year period.

As with any lease, this property continues to be owned by WPRF and, because it is a net, net lease, UCO is responsible for the operation and maintenance costs with these costs being allocated to the individual unit owners and collected by WPRF. The agreement calls for the creation of an Operations Committee that shall perform functions related to the operation of CV-WPB facility, including, but not limited to, the making of all policy and control of all budgetary matters regarding operating expenses. This committee shall also have input into all matters affecting the operation and maintenance of the CV-WPB Facility, including, but not limited to, adoption of reasonable

rules and regulations concerning the utilization of meeting rooms, costs of the operation of the CV-WPB Facility, and programming policy in the entertainment and recreation facilities portion of the CV-WPB Facility.

The agreement set aside the amount of \$2,717,000 as an operating budget. While this amount seemed fine at the time there was no allowance for any increase in this budget for the next ten years except that UCO could recommend any necessary increase and that the unit owners would pay this increase. Please do not be confused. There have been yearly increases of 75¢ per month, however, this goes to and is retained by WPRF Management.

The area that prompts more questions and misunderstanding is what do "we" pay for and why. The why is simple. The answer is because of the type of lease and the fact that the answer is spelled out in this lease.

Item #2 Definitions "O" "Operating expenses." "Each, every and all costs, whether direct or indirect, of the operation, maintenance, refurbishment, replacement, repair and supervision of the CV-WPB Facility and all personally, fixtures and equipment therein, including, without limitation, insurance deductibles, ad valorem real estate taxes, and sales taxes, if any, on rents paid under the Long Term Leases."

This only begins to explain the lease, but by now, it is obvious that the explanation is too long for printing in a single issue. As time permits, I'll attempt to further explain it. However, in the meantime, I suggest that you forward questions regarding this document to me at the UCO Office and I'll try to answer them in a subsequent issue.

U.S. Rep. Wexler Speaks to CV Residents on Social Security

By Syd Kronish

"Save Social Security" was the subject of a speech to Century Village residents on Monday, March 7 by U.S. Representative Robert Wexler (D-Florida) to a full and attentive audience at Temple Anshei Sholom.

Wexler lamented the fact that President George W. Bush is pushing ahead with aggressive courtship of Congressional Republicans and Democrats, as he tries a high-profile marketing blitz throughout the country.

The President's plan is to privatize Social Security for future recipients (born after 1949). The new system would have employers deduct payroll taxes and place into private accounts by purchasing stocks and bonds.

Wexler rejected the claim by Bush that Social Security is in crisis. "This is totally false," asserted Wexler. "The crisis is not Social Security. Medicare is in crisis. Medicaid is in crisis. The deficit budget is in crisis."

Wexler said, "If the government does nothing to change the Social Security system until 2042, the system would still be productive just from the receipts."

Despite the fact that the President and others in his

Community Health Fair

By Ellen D'Ambrosio
Director of Community Relations, Sinai Medical

On March 3, 2005, from 9:00-11:00 am, the Century Village Medical Center sponsored a health fair, which was located in front of the medical building on the road to the Clubhouse.

Tom Taylor and Ellen D'Ambrosio coordinated the health fair, which provided an expansive array of medical vendors who provide valuable medical services to the community. The representatives who were available to answer various medical questions included the Village Pharmacy, located in the Sinai Medical Center; Homecare Solutions, which is a private duty home health agency; Family Home Health, a Medicare home health agency; and representatives from Columbia Hospital, Lincare, Hospice of the Palm Beaches, Bayer Pharmaceutical, Senior Services and Cresthaven ALF.

The physical therapy department at the Sinai Medical
Continued on page 40

◆◆◆◆◆ cabinet are touring the country promoting the privatization of Social Security, polls show that the effort is losing ground. A USA Today poll revealed that only 35% approved the President's handling of the situation.

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UCO's 23rd Annual Installation Luncheon

Glitz, Pride & Fortitude Continued from page 1

300 intrepid Villagers who came to the West Palm Beach Marriott to dine and dance and schmooze and congratulate were in a festive mood and often proud of their hurricane fortitude.

President Marshall introduced Representative Susan Bucher, Senator Dave Aronberg, Clerk of Court Sharon Bock and Kim Ciklin representing Commissioner Jeff Koons, who could not be present.

Rhoda Ross, still unable to return to her condo in Southampton A after six months, has been sleeping "on various couches." Her neighbors, Fran and Vince Tancredi, after 10 years of comfort in their own condo, are still camping out in a relative's apartment in Cambridge I.

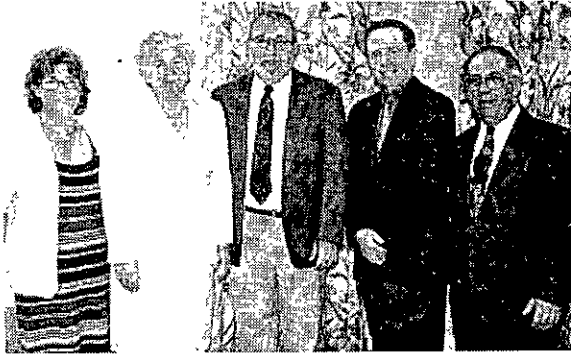
Yet they and eight members of their building's board looked spiffy and were chatting and laughing at their table, indistinguishable from the Villagers who are not homeless. "We are still undergoing renovations, and our building was never condemned," they want the world to know.

So the paradox of tough times and the kindness and friendliness that the tough times brought was the event's motif. Representative Susan Bucher, who installed the new UCO Officers, spoke of the year's contradictions. "It was a very difficult year and it was a very wonderful year," she said. "The hurricanes brought out the American spirit, the cooperation of friends and neighbors and strangers."

Ms. Bucher criticized the Federal Emergency Management Agency. "FEMA let us down," she said, with her usual solicitous concern for the Village's residents. "They did not supply what we needed. We had to go to private sources. The tour bus company gave me a bus and we went to Costco in Miami and got water and food. Cheney Brothers of Riviera Beach gave us 5,000 kosher hot dogs and we had a barbecue at the medical building."

George Loewenstein, UCO Treasurer, also sounded a note of pride in the Village's successful passages through the two dark weekends. "We manage a budget of \$4 million with only four paid employees," he noted, plus the expenses of \$600,000 resulting from the hurricanes.

Continued on page 5



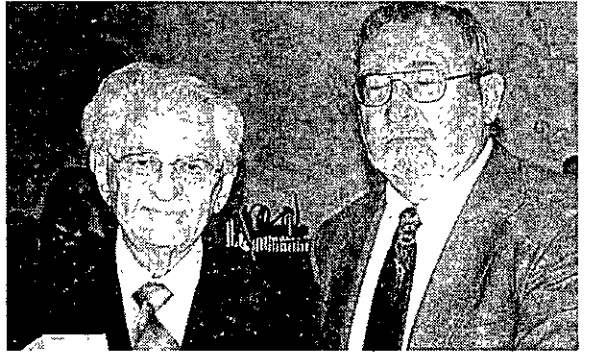
Pres Bob Marshall with his new Vice Presidents.



Rep. Susan Bucher and State Sen. Dave Aronberg.



Diane Sanders accepting an award for Mike Spilken from Pres. Marshall.



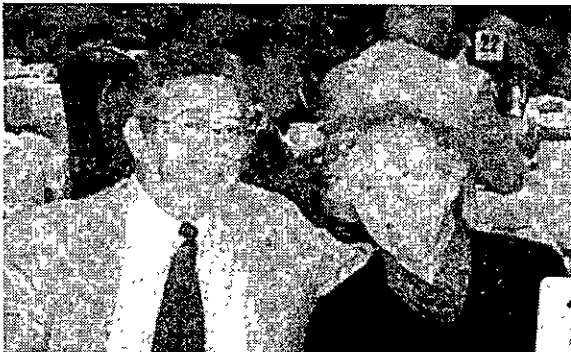
Kurt Weiss accepting an award from Pres. Bob Marshall.



Pres. Bob Marshall and his First Lady Mollie, Election Committee Chair



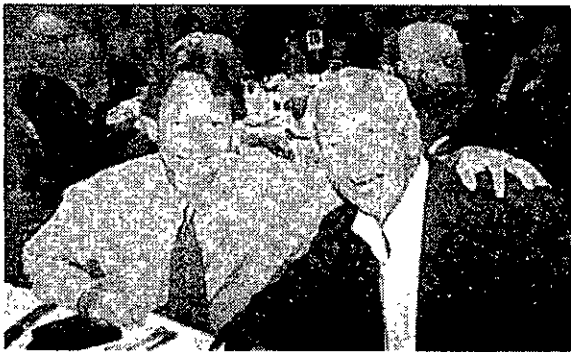
Sen. Dave Aronberg and VPs Jean Dowling and Sal Bummolo.



UCO Treasurer George Loewenstein and his wife Dot, UCO Reporter Co-Editor



Mr. and Mrs. Ed Black.



Property Manager Pat Blunck and Haskell Morin.



Office Manager Ken Davis and wife Betty.

Photos by John Saponaro, Howard Silver and Len Tompkins

UCO's 23rd Annual Installation Luncheon

Glitz, Pride & Fortitude

Photos by John Saponaro, Howard Silver and Len Tompkins

Betty Lapidus, UCO Secretary since 1989, stressed the year's upside. "I am proud to be connected to a group as considerate, thoughtful and dedicated as the United Civic Organization."

The luncheon itself was emblematic of the Village's happy coping with nature's furies. The huge Marriott ballroom's crystal and gold candelabras were as big as upturned Air Force parachutes. The Al Matos orchestra played for dancing and evoked memories of their 10 years of entertaining on Saturday nights at the Clubhouse.

Among the ladies, the gold in the dining room chandeliers was picked up in the gold embroidery and gold threads of many outfits. There were also chic and slimming black and really vivid colors. Almost as many skirts as neckties brightened the hurricane survivors' spirits.



UCO Attorney Rod Tennyson.



Security Major Sam Calleri and Mrs. Kuri Weiss.



Rolf and Mary Patrick Benton



Sen. Dave Aronberg with VP Ed Black.

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UCO Reporter

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The Mail Bag



Tankless Water Heater

Has anyone had experience with the "tankless water heaters"? It seems like it might be less prone to causing water damage.

Edythe Pekin

A Rude Delegate Meeting

I was appalled by the rudeness of the "boys" in the back of the room at the Delegate Assembly on March 4. They displayed junior high school behavior by their inappropriate shouts when I was called upon by President Bob Marshall to give my report. These bullies should know that if they are not Delegates, they are guests at this meeting and should behave accordingly. Since Bob is the presiding Officer, only he can decide who is out of order, not an unruly mob.

My committee and I worked many hours to make the UCO Luncheon a lovely afternoon for 350 guests and these people deserved to get the information I needed to tell them.

Mary Patrick Benton

The Mystery of Life

An old man was relaxing at his hundredth birthday party when a reporter went up to him. "Sir, what is the secret of your long life?"

The man considered this for a moment, then replied, "Every day at 9:00 pm I have a glass of port. Good for the heart I've heard."

The reporter replied, "That's all?"

The man smiled, "That, and canceling my voyage on the Titanic."

From the Internet

Volunteer of the Month of March 2005



You know the man you see walking along Haverhill Road, picking up papers, or the man who refreshes the painted lines at our crosswalks, or the man who repairs and/or replaces the benches all along the perimeter, or the man who repairs and/or replaces the signs all around the Village?

Well, meet Haskell Morin, our resident "Mr. Fix-It."

Haskell takes his duties seriously as a UCO Executive Board Member — he has flown in from Massachusetts to attend special Board Meetings.

Not surprisingly, he is on the Beautification Committee.

Thanks to Mr. Morin's green thumb, the UCO Office is surrounded by beautiful flowers.

Haskell has never officially retired — he spends his time volunteering his services for the betterment of our Village.

ANYONE WHO NEEDS TO RETURN SHOW AND DANCE TICKETS FOR SEPTEMBER 2004

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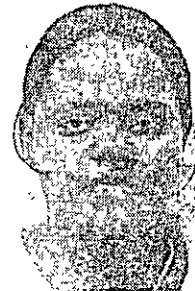
President: Bob Marshall
President Emeritus: Vivian Walsh
Administrative Associate: Mary Patrick Benton
Vice Presidents: Ed Black, Sal Bummolo,
 Jean Dowling, Phyllis Richland
Treasurer: George Loewenstein
Associate to Treasurer: Marie Oliver
Corresponding Secretary: Audrey Woolfson
Recording Secretary: Betty Lapidus
Office Manager: Ken Davis
Office Associates: Sidele Bushaikin,
 Isabelle Scherel, Audrey Woolfson,
 Lillian Yanofsky, Marcia Ziccardy
Receptionists: Claudette LaBonte,
 Marjorie Oliver, Diana Sanders, Cheryl Todd

Executive Board

Dave Bernstein	Leonard Lipofsky
Betty Chaney	Haskell Morin
Anne Cohen	Marie Oliver
Frank Cornish	Vince Salvo
George Dupley	Joe Saponaro
David Frankel	Howard Silver
Bob Fogelman	Leonard Tompkins
Louise Gershon	Kurt Weiss
Dan Gladstone	Edith Zedonek
Irv Lazar	Marcia Ziccardy

The United Civic Organization Reporter is published monthly, November to June, without charge to the residents of Century Village West Palm Beach, Florida.
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SECURITY GUARD FOR MONTH OF MAR 2005



Notcha Gratien

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Insurance

Dan Gladstone



The insurance policies have arrived, and like last year, we shall give the area Presidents the policies that pertain to each Association. Every Association has five policies: building liability, umbrella liability, theft and D&O (directors and officers). If any unit owner needs proof of insurance for loan, mortgage, etc, have him call me and I'll arrange the matter with the bank within minutes. Any Officer can review his policies any time at the UCO Office, where copies are kept.

After such a disaster, it is natural that insurance companies are hit badly and therefore we can expect their rating to be weakened. The Insurance Commissioner has put under "watch" those companies with many claims. This does not mean that the companies are going out of busi-

ness or indicating that they are in trouble.

All the Associations' claims in our Village were settled to everyone's satisfaction. In many cases, the insurance company was more than generous. While writing these lines, there are a few Associations where the claims are still in the works.

Florida Senate Bill 592, that describes the responsibility of the Associations concerning insurance, is now printed in the new Condominium Law under 718.111(11). It is advisable to get a copy, it is always useful. Here are some interesting highlights:

...Beginning January 1, 2004, the association shall have the authority to amend the declaration of condominium, without regard to any requirement for mort-

gagee approval of amendments affecting insurance requirements, to conform the declaration of condominium to the coverage requirements of this section

...All real or personal property located within the boundaries of the unit owner's unit which is excluded from the coverage to be provided by the association as set forth in paragraph (b) shall be insured by the individual unit owner.

(d) The association shall obtain and maintain adequate insurance or fidelity bonding of all persons who control or disburse funds of the association. The insurance policy or fidelity bond must cover the maximum funds that will be in the custody of the association or its management agent at any one time. As used in this paragraph, the term "persons who control or disburse funds of the association" includes, but is not limited to, those individuals authorized to sign checks and the president, secretary, and treasurer of the association. The association shall bear the cost of bonding.

Senator Klein's Task

Continued on page 11

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From the Desk of
Vice President
Phyllis Richland



Thanks and Thoughts

Before I get into the newsy aspect of my column, I would like to take this opportunity to thank all of you for your support in the last year. As a Vice President of UCO, I hope I have helped many of you with the issues you have brought forth. I know that I have learned a great deal from you and now I have been given another two years in office to try and improve whatever I have learned in order to help you with even more knowledge.

As you know, I have been assigned a quadrant in Century Village, as have the other Vice Presidents. My group consists of Berkshire, Camden, Dover, Hastings, Somerset, Wellington and Windsor. When you come to see me, please bring any paperwork or documents that may facilitate a resolution to your situation. If I do not have the answers, I will make it my business to get them for you. I am also a notary certified in the State of Florida.

I also take very seriously the health and well being of our residents. If you are aware of anyone that needs any assistance, we may be able to help that person. Privacy is utmost and family is our first line of defense; you have all been given a form for your Associa-

tion to fill in with information regarding the folks in your building who could be at risk during an emergency like we had last September; please fill it out and bring it into UCO. Nobody knows better than you do who needs help.

I take this responsibility of Vice President seriously and I feel passionate about the work and the job in front of me. I count on all of you to help me. I want to know when I "screw up," but I also want to know when I do good. I look forward to another two years of working for a better Century Village community.

Now for the Newsy Part

There are 300 tickets that have not been claimed for the month of September 2004. Does anyone remember September? If you still have any or know anyone that does, you can redeem them by phoning the ticket office for a refund appointment. The number is (are you ready?) 640-3111. Ask for Noreen, Monday thru Friday 9:30 to 4:30; if you know of anyone that is no longer here for whatever reason, please let the ticket office know.

I attended the Sinai Medical Center health fair the other morning and it was a very well received function. We allowed them to post notices on the buses and on all the

bulletin boards by your mail boxes. In addition, there were flyers in the UCO Office. It was held in the parking lot of the center and there were many health facilities represented. The medical building is in the throes of rebuilding after the storms just as we are. They had over half a million dollars in damages and they are slowly coming together. When it is all done, there will be many new programs available to us here in the Village, including a new balance technology that can determine your risk for falling. We will be working with them in many ways to keep our residents in tip top shape.

On Monday, February 21, I had the pleasure of meeting the new residents of CV at the welcome open house, which was held here in the Temple. I would like to take this minute to acknowledge and thank the chair of the committee, Myron Silverman, and the coordinator, Haskell Morin. They did a flawless job of organizing. We had quite a turnout. We counted 175 folks. They were all there for knowledge and clarification; it was great to let them know what a terrific place CV is, regardless of full time or snow bird residency. I asked how many of the new people were involved in their Associations and I am happy to say almost half the hands went up. So many younger folk eager to get answers and get involved. It was a sign that

CV is growing and changing and all in the right direction. This ain't your mamma's CV anymore!!!

We will have a season this year. We are meeting with the talent agent next week and the program for 2005-06 should be available as always in July. If you are going away, please leave a stamped self-addressed envelope either at the UCO Office or at the Hastings Clubhouse and your program will be mailed to you. The postage is as follows (are you writing?) In the good old U.S. of A. it will be three 37¢ stamps. In Canada it will be four 37¢ stamps and in Europe it will be seven 37¢ stamps. Around the beginning of July, the brochures and order blanks should be available.

A reminder that each of the four VPs have been assigned a quadrant of CV to be able to help residents and Associations if they have any issues. You can call upon us to attend meetings, help with elections, and try to explain 718, the Florida statutes by which we here in CV live. They are the rules and regulations of condominium living, it's like no other living in the world and that many people here are resisting to follow. Feel free to call at the UCO Office (are you writing?) at 683-9189. Make an appointment with your VP if you need a helping hand or sometimes just a shoulder to dump on.

Take a ride down Haverhill

and look at the areca palms that are spreading their bowers. Talk about beautification. Sod has been put in place to add to the lushness and irrigation is being done by the County on a time schedule and in the proper manner. We were asked whose water are they using? It's our water, but if they paid for the party, the least we can do is supply the drinks.

We have placed a corkboard in the UCO Office for help — "needed" notices only. We will accept classified ads but not ads for handymen. UCO does not recommend workers or contractors of any kind. Requests can include a ride to the market, organization meetings, mah jongg, canasta, poker games, bridge games, spare tickets to synagogue events, you get the idea. Your notice should be on a 3x5 card or paper with your name, address, phone number and dated. When you bring it into the UCO Office, give it to Ken Davis and he will see that it is posted accordingly and that it is a proper notice.

There has been a renewed interest in lift installation since last year. I have been to four association meetings in the last three weeks and I do believe that there will be new lifts going up (no pun intended) in the very near future. If your Association is interested in any information regarding a lift, call me at the UCO Office and I will gladly speak to your group.

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**Kurt's
Komments**

Kurt Weiss



Au Revoir — Not Good Bye

We had an impressive luncheon for our UCO volunteers. I was very happy indeed to see this annual get-together continued.

The next "social event": UCO's annual Installation Luncheon, which will have taken place before this issue of the *UCO Reporter* has reached you.

These two events were doubly meaningful this year. We experienced three hurricanes and we can say, proudly, that as a community we came through them with flying colors. So there was ample justification in, first of all, thank our many volunteers who did yeoman jobs in this aftermath of the storms, and just as important, to state that UCO's new officers and board members proved that our organization is capable of overcoming the worst that fate had in store for us.

This does not mean that all is well now. We still are without a Clubhouse; we still have to replace many trees uprooted by the storm, and worst of all, a good number of our neighbors can still not move back into their units, heavily damaged by the hurricanes.

But there is light at the end of the tunnel. As time passes, more and more repairs are being completed, and soon, the storms we lived through will be nothing but a bad dream.

Even the reconstruction of the Clubhouse is now at a point, where we finished carting away the debris and a start has finally been made to rebuild this facility so important to our daily life. The final product will be much better than before. It will be better suited to our needs and will make us proud.

The 2004 administration took over after a significant "rejuvenation" with younger volunteers assuming major positions. They were confronted head-on by the worst natural disaster ever to hit Florida in decades. They came through this calamity with unparalleled success. Of course, as usual, there are always some who love to criti-

cize what is being done by those who are not averse to try and help in whatever way possible. I say to these loud-mouthed naysayers: Before you find fault with what others attempt to achieve, join those who are not happy to just sit on their posteriors, and give a hand. If you suggest a different approach which is considered better, it will be readily accepted.

I completed my term as Vice President and though I did not stand for reelection to that position, I am still emotionally involved with UCO, whom I served actively for close to 11 years, both as President and Vice President.


It goes without saying that in those years, I encountered some who opposed what I tried to do. It is my hope that these different approaches did not lead from opposition into enmity.

My very best wishes are extended to UCO, its members and their loved ones.

I shall continue to be part of UCO, both as a member of the Executive Board and in whatever tasks of UCO's President would want me to perform. I shall also continue to submit articles to the *UCO Reporter*, especially under the ungrammatical heading of "Kurt's Komments" and there too, not everybody will be expected to agree with my viewpoints.

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Clubhouse Update

By Jean Dowling, VP

As usual, it's good news and bad news. Bad news — we are still waiting for permits. Good news — we are saving money to complete renovation. The longer it takes, the

more money we save.

When the permits come through, the work will begin with three shifts so the clubhouse can be opened sooner.

In the meantime, bids for

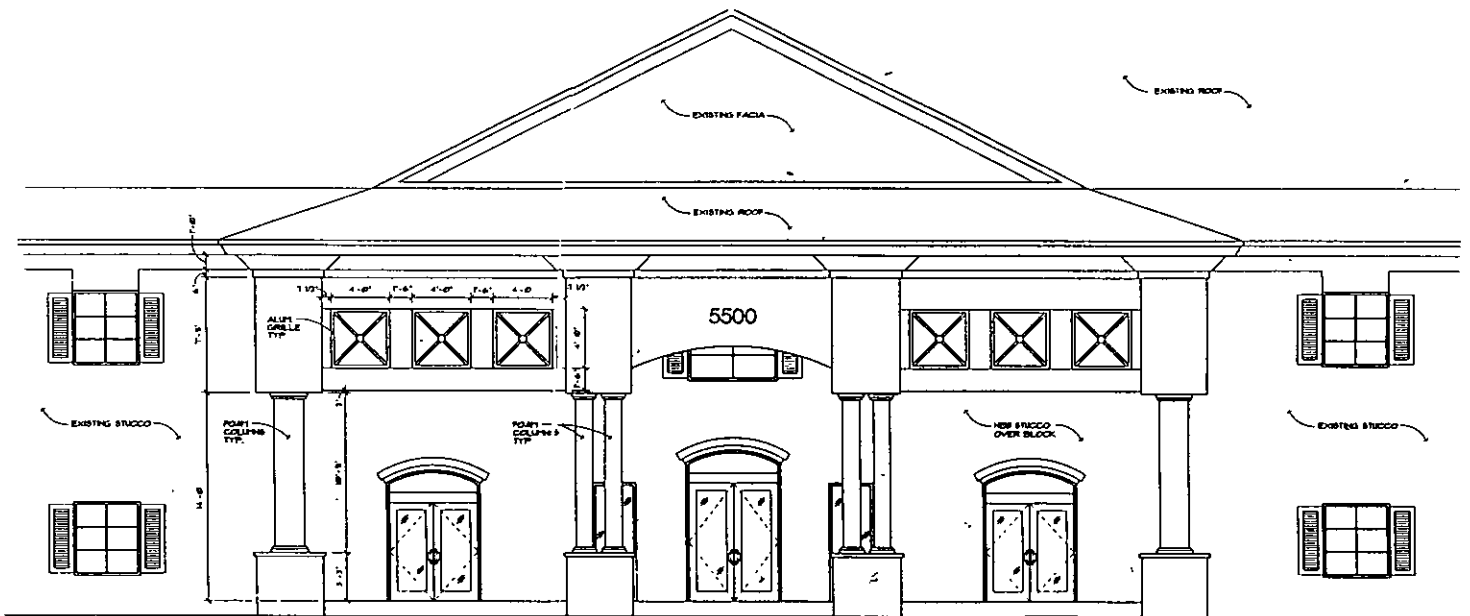
work from subcontractors are being obtained and materials are being ordered.

All architectural plans are finished, a color palette has been approved, as well as car-

pet, tile and paint.

The left and right sides of the building will be finished first and then the theater. We are still studying the configu-

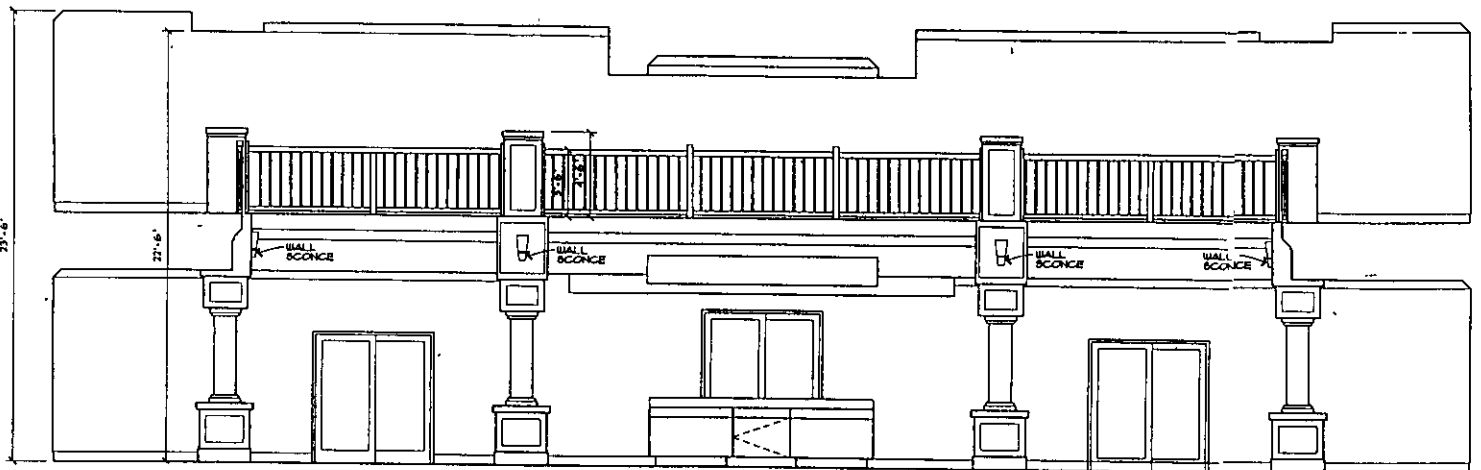
ration of the theater floor and will make decisions on that when we get numbers. Believe it or not, we are still moving slowly ahead.



Outside front of Clubhouse



Rear of lobby



Front of lobby looking at entrance and exit doors

Insurance

Continued from page 7

Force, with State Senator Dave Aronberg's white paper, is going to the State Senate. This is the beginning of the motto "enough is enough." The goal is to simplify insurance policies, avoid cancellations for "no claims" over five years, have more public control over raising premiums, and more.

Allstate Floridian keeps rejecting the assessments for "the deductible of the master policy..." But it gets more confusing. Allstate says that they will "look into" damages that are not insured by the master policy, like landscape or outer building paint?!? This has to stand a test of "put your money where your mouth is." Until now, we are not aware of any such payment. FEMA rejected claims

for payment with the reason given that the assessment is from a business (i.e. an Association which FEMA determines as a business).

Once again, we remind you not to leave obstacles on the catwalks. People are falling and use this as excuse to institute suit. An empty chair, doormat or a beautiful planter can supply such excuse. Unfortunately, the number of claims are growing and at the end we will possibly pay higher premiums.

"A beautiful lady is an accident of nature. A beautiful old lady is a work of art."
Louis Nizer

Note to Contributors: For ease in converting your articles to the UCO Reporter into print, please type your items on a full size 8-1/2 x 11 paper, and double space so that we may be able to make editing insertions or changes when necessary. Please avoid setting entire words in capital letters. The deadline for submission of articles is the 7th of the month.



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Wellness Corner

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



Oh, My Aching Body!

In these "Golden Years," when we look forward to doing all the things we postponed over our working careers, it is often frustrating to find that we are unable to fully enjoy them due to pain and disability. During the hectic years of bringing up and caring for a family, we do not often pause to think about the stresses and strains to which we subject our bodies. But someone is taking notes, and these stresses and strains are accumulating, and they suddenly descend upon us like a thief in the night. There are several "popular" areas in the body that are prone to stresses and strains in the senior population. These include the neck, back, shoulder, knee and feet.

The Neck: Pain in this area is often a result of wear and tear over many years. The vertebrae in the neck are responsible for supporting the weight of the head and transmitting the nerves of the spinal cord from the brain stem to the lower parts of the body. It is also a very complicated area of nerves, blood vessels and muscles and serves to connect the head to the trunk. The amount of movements taking place in the neck is considerable, so it stands to reason that the amount of wear and tear taking place in this area is also great. Very often, the stresses of life, along with anxiety and worry cause tension in the neck muscles which can lead to muscle spasms, tension headaches and stiff necks. Yet another cause of pain in this area is the degeneration of the discs that separate the vertebrae and act as cushions between the bones. Over time, these discs tend to dehydrate, become narrower and lose some of their cushioning effects. Physical stresses are then transmitted to the nerves and other sensitive structures in the surrounding area, leading to pain and spasms.

What to do. The application of heating pads, use of liniments and ointments, and relaxation of the muscles are often effective in easing pain. However, pain may persist and then it is necessary to visit your doctor for a more comprehensive examination. Your doctor may prescribe pain relievers, anti-inflammatory drugs or muscle relaxants. Another important resource is physical therapy to carry out specific activities to relieve pain, strengthen muscles and improve range of motion in the neck.

The Shoulder: This is one of the joints in the body that is most prone to injury. The shoulder joint has the most range of motion of all body joints, but at the same time, it sacrifices stability for movement. Surrounding this joint is a strong joint capsule which is strengthened by muscles and tendons called the rotator cuff. The rotator cuff helps to connect the arm to the shoulder girdle and is frequently subject to complete or partial tears due to lifting, repetitive movements, falls or age-related degenerative changes. Other injuries of the shoulder may include strains, sprains, tendonitis and bursitis.

What to do: An early visit to your doctor is important for speedy relief. In less severe cases a Cortisone injection followed by a course of physical therapy may be all that is required. However, in more severe cases, surgery may be required, followed by a period of rehabilitation to restore strength, movement and reduce pain. To address strains

and sprains, rest, along with the application of moist heat and/or cold packs, are often helpful to reduce pain and restore function to the shoulder.

The Back: 80% of American adults will have a back problem at some time in their lives. There is an old adage that says once you get a back

problem, you have it for life. Many problems can take place in the low back, since this area is subject to severe

Continued on page 22



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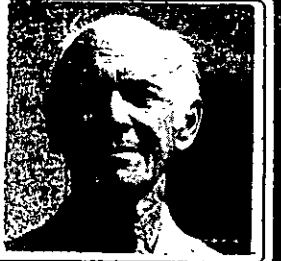
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As I See It

Don Amter

**George Orwell's 1984**

1984 is the title of a book written by the English author George Orwell, in 1943, when England was being bombed by the Germans.

He wrote the book because he was very concerned about the fact that some countries were going fascist. The book received world-wide recognition and is a cautionary tale of what can happen in a large and powerful country if you do not guard against it. The word *fascism*, by the way, is of Italian origin, which predates German Nazism by about a decade.

The key to understanding this tale is contained in the phrase "big brother is watching you!" Big Brother is a euphemism for the dictatorial government that runs everything. The key to its immediate power — and Orwell

skillfully predicts this — is a television set in every household. It serves as a propaganda machine and as control because it can snoop on what you are doing in your own house and also communicates with you! It is a two-way machine.

All this is for control over the whole population. It does this by re-writing all of history and by using the threat of violence. The Thought Police can pick you up and make you disappear. So you have to think correctly or else!

Another important element of control is "NewSpeak." Language is being changed so that words may mean the opposite of what we have known them to mean. The language is jumbled so that it is impossible to think clearly — only in terms "Big Brother" wants:

"War is peace." "Ignorance is strength." "Freedom is slavery."

Take the words above the entrance to a concentration camp — "*arbeit much frei*," or the word "Nazi," which is not a word at all, but the initials of the Nazi movement. "N" is national. "A" is for *arbeit* or work. "Z" is for *Zocialismus* or socialism.

The question is: Why did the Nazis grab these words as the name of their movement? In part, because there were strong socialist, communist and workers movements in Germany at that time. If the socialists and communists had joined together, they could have defeated Hitler. But they didn't and he won, you know what we ended up with!

Why does all this come up? Because many are becoming uncomfortable with much of what is happening right now. But before I can show some examples of this trend, I want to show that Hitler's propaganda principle of blanketing repetition has been refined further in our time. The basic idea is not new, as I said before.

Here are some past examples: Take the Declaration of Independence and the American Revolution. This

all was truly a great step in the history of the world. But look more closely. Democracy for all the people? We had slavery for almost two hundred years at the time. For the slaves there was no gain at all. Or women — half the population — had no right to vote. And Indians?

If you want to know who gained the most, look at the signers of the Declaration of Independence: businessmen, bankers, slave owners, lawyers and one doctor.

Did we believe that all people have the right to self-governance? After the Spanish-American war (remember the Maine?), we took possession of the Spanish colonies of Puerto Rico, the Philippines and Guam as our colonies.

Of course you know the words of the official Marine song: *From the Halls of Montezuma to the Shores of Tripoli*. Montezuma was the ruler of an Indian nation. What business did our Marines with their guns have in Mexico? And in Tripoli — that's in Africa?

England by comparison — had colonies around the world. But they learned their lesson; after WWII they

started to call them commonwealths. But that did not help. Now — no more colonies!

As one of the Thought Police says in Orwell's book, "There is a big memory hole; books, papers, memory and even people are 'disappeared.' It is as though they never existed."

In our wars in Asia such as Korea and Vietnam, the word for this was brainwashing. Speaking of Vietnam, can anyone give a good reason why we went to war there?

How does this relate to the modern world? Here are some recent examples of thought-control. While Dr. Martin Luther King was alive, the government did not like what he was doing very much. Did you know that J. Edgar Hoover tried to destroy him? But J. Edgar Hoover is dead and so is Reverend King — assassinated by one of the haters. Now they have white-washed King as if we always loved him.

Other prominent and world famous black leaders have been "disappeared": W.E.B. DuBois and Paul Robeson. Most people don't remember them or what they did. In

Continued on page 15

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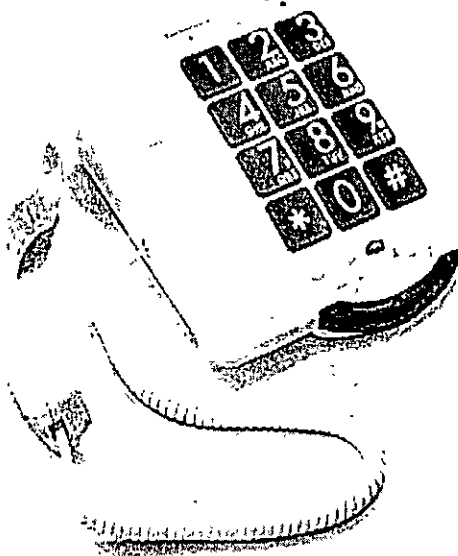
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As I See It

By Don Amter
Continued from page 13

Haiti, Toussaint L'Ouverture led a successful revolution to free the entire island from white colonial rule.

More examples of "disappearance": We sent 15,000 troops to kidnap Manuel Noriega, president of Panama. Do you know where he is now? In an American prison. What were the charges? Drugs! Actually, he had been on the CIA payroll, but there was a falling out.

Over to the Middle East: Did you know Saddam Hussein was on the CIA payroll when we used him to attack Iran some years back? The same with Osama bin Laden when we used him to attack the Soviets in Afghanistan. Or that the warlords of northeast Afghanistan are the biggest growers of poppies and sellers of narcotics in the world? Down the memory hole!

Pakistan is our ally and friend in the war against Bin Laden. Did you know that the ruler of Pakistan is General Musharaff, a dictator who destroyed an elected government and also has nuclear weapons?

Bush attacked Iraq on the pretext that it had nuclear weapons. At the very same time he was tearing up international agreements on nuclear weapons, developing so-called "bunker-busters" and now says our whole nuclear arsenal is old and has to be renewed!

While Bush grasped at straws to prove that Iraq had nuclear weapons, he failed. It is clear that he lied. What sur-

prised me is that so many people still believe him. But the number is dropping and some in the media are becoming bolder. After all, he had been dutifully echoed by the newspapers, magazines, radio, TV and the talking heads. Now some are beginning to question it.

Here are some recent examples of "NewSpeak" gleaned from the newspapers:

- Item — A recent textbook has about three times as much material on Marilyn Monroe as on George Washington.
- Item — fewer children know who George Washington was than some years ago.
- Item — the national administration is trying to make it seem that President Roosevelt would have

liked Bush's plan for privatization of Social Security!

Well, this is not 1984, and I hope all the truths come out before they go down the memory hole and are lost forever.

Signs & Benches

Haskell D. Morin



This is catch-up time for UCO as far as fixing our broken benches. We are happy to announce, that all have been replaced. I can't remember when we had so many out of service. We still would like to hear from our bus-riding residents if something needs fixing or replacement.

For those old glass and fluorescent light fixture signs that were damaged by the recent bad weather or are suffering from old age, now is the time to order a replacement sign. We will be shutting down the program for the summer and hope to continue it in the fall. If you haven't seen the new sign, it's blue with white lettering, custom

sandblasted on high density foam. The board has the consistency of wood and will not split or warp like wood sometimes does. The sign and hurricane-resistant metal holder can be ordered through UCO for \$150 (tax included).

Don't forget, it's still high tourist season, so pay special attention to the pedestrians and pleasure bikers strolling around the Village. They have the right-of-way; so don't forget to yield to them. Happy motoring.

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Henry Ford**

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- Canterbury K – 1/1 2nd fl corner 650
- Northampton L – 1/1 1st fl 550
- Dorchester C – 2/1.5 2nd fl carpeted 600
- Coventry H – 1/1.5 1st fl furn/ceramic tile 650
- Bedford B – 1/1 2nd fl beauty 600
- Northampton M – 1/1 2nd fl furnished 600
- Norwich C – 2/1.5 2nd fl cor renovated 825
- Sussex E – 1/1 2nd fl furn/near Kent pool 575
- Windsor C – 2/1.5 2nd fl cor waterview 650
- Hastings F – 2/1.5 2nd fl furn/cent AC/near Fit 700
- Camden K – 1/1 2nd fl furn near west gate 550
- Windsor J – 1/1 2nd fl furnished 600

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"NEW" NORWICH H

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DOVER A

The spectacular H2Ovu is simply breathtaking. This condo near all amenities and the Haverhill gate. Fully furn. All you need is your tennis racket. **ASKING PRICE \$78,900**

COVENTRY E

This 2 BR, 1.5 bath has upgrades galore, for instance, new CA, new flooring, new kit appl, near Fit Ctr. **ASKING PRICE: \$83,000**

Welcome and Orientation Meeting

By Myron Silverman, Chairman

Monday, February 21, 2005 was a very special day for newcomers to our Village. It was the 10th Annual Welcome and Orientation Meeting. Newcomers received invitations, and over 200 attended.

The purpose was to provide printed information, including a map and helpful hints.

In addition to President Bob Marshall, our Vice Presidents and Treasurer were present to answer questions. This program lasted for more than two hours, in order to respond to everyone's needs.

A committee served soda and cookies, which were available throughout the af-

ternoon. Brochures were printed and distributed by volunteers, and a request was made to the newcomers to consider becoming volunteers also. As guests were leaving, we overheard many

positive comments praising the event.

With the loss of our Clubhouse, it was very much appreciated that Anshei Shalom provided space, and we were

able to observe their laws of *Kashrut* (Kosher practice) without causing any problems from attendees who may never have encountered those restrictions. Our thanks go to all of you.

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**From the Desk of
Vice President
Ed Black**



Investigations Update

Recently we have changed our approach when investigating both owners and renters. Both are being screened for occupancy by the unit owner, who remains totally obligated to your Association for all financial issues. Today, we are required to provide an explanation for the reason for a rental rejection. In today's litigious society, we all know that to state you are rejected for credit will cause grounds in someone's eyes for beginning a dispute resulting in more legal problems.

Consider the complaint: "I was rejected for credit when the unit owner is the only one I will be responsible to monthly. How can Century Village reject me when my unit owner approved me by signing a contract for my rental?"

To eliminate this concern, Mr. Tennyson offered the solution that we complete only a criminal background check on rentals and owners, and charge \$50. Any purchase or deed transfer remains \$100.

If the unit owner wishes to check credit, he may, and probably should. However, since the tenant will not make any payment to our Association, credit is much less important to our Association. To investigate owners/rentals, it is \$50, and for sales/deed transfers, \$100.

Bylaw Enforcement vs. Code Enforcement

The Code Enforcement Officer for Palm Beach County, Ms. Joan Gulley, came into the Office to discuss the overloading of the system with petty disagreements caused by what seems to be retaliatory efforts rather than the appropriate civil matter that should be the issue.

Case in point: Spotlights that shine brightly into the neighboring building, which the Association did nothing to correct, when so informed. The matter was referred to Code Enforcement for action, and the Officer determined the Association must block the offending light from shining into neighboring build-

ing's units. The Officer indicated that, because the lights were installed without a permit, they would have to be removed by necessity. The Officer came into UCO to help emphasize the need for action! Again, no action. Now the Officer will, unless immediate action to correct is taken, cite that the lights must be removed, and the Laundry Room lights installed without benefit of permit also must be removed.

Another case involves the rental of a unit damaged by water from the hurricane. The granddaughter wrote Code Enforcement to complain the unit owner has made no correction of the storm damages, including the curling tile on the floor, which is dangerous. I simply can't say if she contacted the Association and found they were not helpful, but her letter should have started with the Association Board, once the unit owner/lessor failed to make repairs in a timely fashion. Any time we get any governmental agency involved, the fines or cost to correct these deficiencies will increase.

In the first case, the removal is as expensive as the installation. The permit is four times the original cost, and they will have to pay for new installation also.

Seacrest also informed us of a unit owner, annoyed by an assessment, wrote to the Department of Business & Professional Regulation complaining. She did not attend Board Meetings and felt they should have better explained the assessment. The result of the complaint was, to her surprise, that she did not have to pay the \$1,000, as explained by the Department. She did, however, receive an assessment for \$2,450 covering \$1,600 in fines levied by the Department for violation and \$850 for the storm assessment!

There is an increase in the number of complaints, especially since we were not well prepared for the storms. It is easy to see the appropriate solution is to begin with a complaint to the board, or of-

fending unit owner. When there is no response, come into the Office so we may offer some help in resolving these issues — in house. To try this as an approach costs nothing, and is only a slight delay. Let's try to keep our "laundry" in the Village. Many such problems have been resolved, without the need to involve government.

Bylaw Update

There is an Amendment, adopted as some Associations have, which would permit adult children to visit when you are not in residence. You should contact an Association Officer to request their assistance in providing your adult children use of your unit. Recently a suit was instituted challenging the "familial" status of adult children. This case might place your Association in jeopardy for allowing only adult children the use of your unit.

Our Attorney, Mr. Tennyson, recommends that you and your Boards place into your minutes a suspension of the Amendment until the case is adjudicated. This will allow those Associations who have adopted this Amendment to avoid any entanglements with any violations of the protected class "familial." We will keep you informed of further developments.

The Hilton? Not in Vietnam — in Hawaii

By Kurt Weiss

I am aware that most, if not all, political talk shows have a distinct bias leaning either to the left or to the right — seldom to the truth.

There are some, very few, shows which at least try to present facts without selling a specific political viewpoint. One of these is *Meet the Press*, another is *20/20* — sometimes.

In a recent *20/20* broadcast, there was a segment depicting an event I found disturbing. The Department of Homeland Security arranged a meeting in which the heads of that department and representatives of all their major suppliers participated. If you assume that the meeting took place in Washington, D.C. — you are dead wrong. The vicissitudes and uncertainty of the weather in our capital "forced" the Secretary of Homeland Security to hold this get-together between supplier and participants — in the Hawaii Hilton.

The airfare was covered by the U.S. government to the tune of a quarter of a million dollars (that's your and my money).

All expenses at the Hilton were covered by the suppliers — the lobbyists. If you think that such a cozy get-together gives these lobbyists an "in" — you are right. The explanation by the department's spokesman was that at that shindig, there were representatives of some 40 other nations and that enabled the department to coordinate a combined approach to the problems of homeland security. It so happens that even that explanation was baseless.

When interviewed, these same foreign representatives admitted that they have been stationed in Washington, D.C. for a long time.

I do not know what bothers me more: The unnecessary expenditure of our money or the cozy relationship between lobbyists and those who decide who gets contracts.

One thing is certain. We listen or we watch such a segment. We are temporarily outraged — and that is it, until next time. Public opinion is completely ignored by those in power.

In this epoch of stress on morals and ethics, of religious righteous awakening: How about *vox populi — vox dei?*

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Stratford N	needs tender loving care	58,500
Northampton E	lovely, waterview, furn, rentable	59,900
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Program

By Linda Siegel

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Please feel free to call me at 687-4480. I will make sure you receive the forms.

This can also be done for your automobile.

Please help the EMS and police help you in time of an emergency.

Gate Passes


Please be advised that there are to be no gate passes issued to commercial companies. There will be no gate passes to contractors that come in to do work in our units. This is a security issue. Gate passes are issued for 90 days and workers usually need to come in for a short time. We are working on a new system to help our unit owners that have need for workers to come into their units. The call in system that is in place is still the best way to go.

Ken Davis

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CANASTA	ELAINE PASSMAN	688-9402	CALL FOR INFO
CONVERSATIONAL YIDDISH (ADVANCE CLASS)	GLORIA SHORE	697-3367	CALL FOR INFO - MEETING IN HOMES
CLASSICAL MUSIC AND OPERA	RONI STEIN	242-5190	CALL FOR INFO - GOING TO MEET THURSDAYS AT 10AM AT SYNAGOGUE
TAI CHI	JERRY ZIFFER		CLASSES MEET AT HASTINGS ON THURSDAYS - INTERMEDIATES AT 10AM & BEGINNERS AT 11AM
JEWISH HISTORY	FRANK HANDLER	684-8686	CLASSES START WED., FEB 2ND AT 10AM AT JCC "CONTROVERSIAL JEWISH PERSONALITIES"
CURRENT EVENTS	IRV RIKON	471-9325	CALL FOR INFO
DANCERCISE	MARILYN BLOOM	689-6955	CALL FOR INFO
LINE DANCE	SYLVIA ROSENBLATT	689-2676	CLASSES MEET AT JCC ON TUESDAYS AT 10AM

THERE ARE NO CLASSES IN WIRE WRAP, GLASS FUSION, LAPIDARY OR BRIDGE AT THIS TIME.

Wellness Corner
Continued from page 12

wear and tear. The low back transmits the weight of the upper body to the pelvis and legs, and allows all bending and straightening movements to take place. It consists of a series of vertebrae which are separated by cushioning pads called disks which are filled with a gel-like substance. Over time, particularly with the aging process, these disks may become dehydrated, degenerated, or protrude against nerves in the surrounding area leading to severe pain and spasms. Apart from aging, other causes of problems in the back may be due to lifting too much weight, bending improperly or making other awkward movements.

What to do: Avoid all movements or activities that cause pain. Back pain typically signals that there is a problem with one or more of the components that make up the back anatomy. Pain is normally associated with inflammation where a structure is damaged or inflamed. The normal response of the body is pain to inhibit movement in that area because movements or activities cause more

damage or inflammation. If the pain persists for more than a few days, it is advisable to see a doctor who may give specific medications such as anti-inflammatory drugs or muscle relaxants. A referral to a physical therapist is also recommended.

At home, use of healing pads or cold packs is very beneficial to reduce inflam-

mation and pain. A gentle massage has been found to help, along with the use of liniments and ointments such as Bio-Freeze. In extreme cases, surgery may be recommended, but this is done as a last resort.


The Knees: All weight bearing joints are subjected to wear and tear as we ambulate from one place to another. Particu-

larly at risk are the knees which are under constant strain, especially when we walk over uneven terrain or when we go up or down stairs or curbs. With aging, the cartilage in the knees which act as cushions, tend to become eroded and desiccated, leading to tears, and "bone rubbing on bone." The ligaments which support both sides of the knee are susceptible to strains,

just as are the cruciate ligaments which prevent the bones of the knee from slipping forward and backward. The cruciate ligament is a cross-shaped thick cord of tissue that helps attach the thigh bone to the shin bone. It can be damaged if someone suddenly changes direction, stops suddenly or twists the knee. This is mainly


Continued on page 27

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To those of you who are Snowbirds, have a nice summer. To those who are staying here, some really outstanding things are around, A&E not to be missed!

Theater

To a scenic spot near a small village in County Kerry, Ireland, comes a Hollywood production company to film a movie. That's the setting for Irish playwright Marie Jones' *Stones in His Pockets*, at **The Caldwell Theatre Company** (Boca Raton). Among the arrivals are the American star and seductress, Caroline Giovanni, plus Jock, her burly bodyguard. There are Clem, the film's arrogant English director; Simon, the smart-alec assistant director; and young Aisling, the third assistant director. Among the locals, Jake wants to be a star. Charlie, another would-be star, wants to write screenplays Mickey is the last surviving "extra" of the 1975 film, *The Quiet Man*. Sean's a drug addict, whose woes come to affect everyone. Dave proffers drugs and John's a dialect coach who can't teach an old seductress new tricks. What is truly remarkable about all this is that two actors, George C. Heslin and Declan Mooney, brilliantly portray every character. Equally remarkable, this is one heck of a good play. The writing is sure. The characters are explored in depth, with humor, pathos and, above all, understanding. Yes, audience attention is vital as the cast slips into various roles, but Michael Hall directs so near-perfectly, you won't allow yourself to take your eyes from the stage. Here's another multi-award-winning play turned into a season highlight by Caldwell. April 3 is the closing date. April 10 ushers in Donald Marguilies' comedy/drama, *The Loman Family Picnic*. It centers on two precocious boys, one preparing for his *bar mitzvah*, the other writing a musical based upon Arthur Miller's *Death of A Salesman*. The parents, with problems of their own, attempt to cope. Lisa Bannasavage stars. (For tickets and

reservations, call 1-877-245-7432 or online www.caldwelltheatre.com.)

The Maltz Jupiter Theatre (Jupiter) ads for the musical adaptation of Studs Terkel's Pulitzer Prize-winning book, *The Good War*, doesn't do the subject justice. This is one show that every senior citizen and everyone who has ever loved another human being must see. David Bell and Craig Carnelia, whose fathers served in World War Two, used the actual words told to Mr. Terkel by servicemen and others affected by the war. Around the text, they wove familiar and unfamiliar songs of the era that help to create a glowing tribute to "The Greatest Generation." But theirs is not just another telling of "war stories." Rather, on a two-tier set that's otherwise fairly sparse, eight talented actors and three musicians reveal innermost thoughts and expose their lives while warming your heart and uplifting your soul. No ad could possibly do that. For seniors, the show will bring back memories. All others may ponder that, unhappily, the war experience is never a historical past. Closing date is March 20. The season's last production is *They're Playing Our Song*, book by Neil Simon and melodies by Marvin Hamlisch. It runs March 25-April 17. A more or less biographical tale concerning Mr. Hamlisch and his relationship with Carole Bayer Sager, who wrote the show's lyrics, this musical comedy tells as much about egos as it speaks of love and romance. (575-2223 or www.jupitertheatre.org.)

Opening night at the **Cuillo Centre for the Arts** (downtown West Palm Beach) was emotional. Before the presentation began, Bob Cuillo himself addressed the audience to say he had co-produced *Dream: The Lyrics of Johnny Mercer* on Broadway. He introduced another co-producer, songstress Margaret Whiting, who painfully rose from her seat (none of us are getting younger) to say she had known Mr. Mercer from the time she

was a little girl. She felt that the Broadway production had been too lavish, that a scaled-down production was all the show needed. Miss Whiting was absolutely right. For persons who love the music of the 1930s through the 1970s, this is a **dream show**. Among the lyrics Mercer wrote with music by Harold Arlen: *Come Rain or Come Shine*; *One for My Baby*; *Blues in the Night*; *That Old Black Magic*; *Accent-tchu-ate the Positive*. The Henry Mancini songs include *Moon River* and *The Days of Wine and Roses*. With Harry Warren, he wrote *You Must Have Been A Beautiful Baby* and *On the Atchison, Topeka and the Santa Fe*. He wrote with Jerome Kern and with Margaret's dad, Richard Whiting. He wrote the words and music for *G I Jive* and *Dream*. The list goes on and on. Jack Wrangler and Louise

Westergsaard co-conceived the show. Arthur D'Alessio choreographed beautifully. The cast of singers and dancers: — Niccole Arrington; Kevin Duda; Jackie J. Patterson; Lourelene Snedeker; Jay Stuart; Wanda Richert — gets it right. The show is announced as closing March 20, but this theatre frequently extends its runs. I hope it does, before *Dream* goes on to Las Vegas and back to New York, which is what's planned. Cautionary note you'll be humming these songs for weeks on end. (835-9226.)

In *Seascope*, Edward Albee's Pulitzer Prize-winning play, currently at **Palm Beach Drama Works** (322 Banyan Boulevard, West Palm Beach) a middle-aged couple lies on a lonely beach. As in almost all Albee plays, husband and wife are bickering. He wants to relax. She wants to explore.

They review the past, which is not overly comforting. Then a pair of "great green creatures" come out of the sea. Act One ends with the terrified couple apparently at their mercy. In Act Two, we see the lizards equally terrified, but to say more would reveal too much. However, as a reviewer, I thought that while Erin Amico's costumes were convincing and Michael McKeever and Margery Lowe made terrific lizards, playwright Albee rendered the humans laughable. It's his conceit that the reptilians should become more mammalian-like. But why? For one thing, his humans are dumb. I mean, if you found yourself engaged in earnest conversation with a pair of beasts, wouldn't one of your first questions be, "Where did you learn to speak such good

Continued on page 29

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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.

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Somerset G: 2/1½ upper furn "lift" waterview, central AC, renovated, new appliances, fast closing, near tennis and pool. \$92,500. 616-8307

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Miscellaneous

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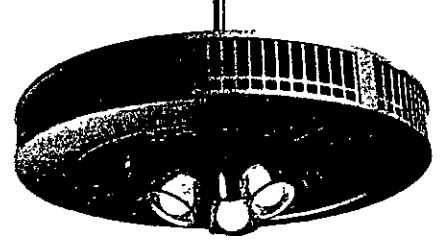
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Incident Reports — February 2005

Analyzed by Dot
Loewenstein

In addition to the usual "broken gate arm" reports (eight this month) and the shame of five incidents where the guards were abused by residents and guests, there were 19 events when Security was called to check on residents who either hadn't been seen for several days or didn't answer phones, or both. In spite of the fact that many of these people required hospitalization, it's good to know that we are aware of our neighbors and take advantage of our Security system to verify their health. Thank you all for caring!

One resident was found dead; five had fallen; three were wandering, unable to remember name or address, and six were perfectly fine — just forgot to notify family and neighbors that they were going out "on the town." The remaining four were in a miscellaneous category, with no serious problems among them.

Attempted auto break-ins — there were four on the 26th. Additionally, there were four cars left unlocked, with items stolen on the 15th. A truck was

CV On the Web

By Joe Saponaro

Another season is closing, friends will soon be leaving and picking up their other lives. This is good. No one enjoys leaving what is the largest part of their happy moments with family. On the other hand, they also don't enjoy leaving their friends that are here in Century Village.

The CV website was started to keep our residents aware of what is going on here. It's a success. Not only is it a beacon of information for the

stolen and later located by a guard; another truck was destroyed by fire.

Summary: Make a note of the Security phone number (689-0432) and let them know if you notice anything unusual. If there is a physical conflict between residents, contact Security, and if you have concerns about an elderly resident living alone, always call Security — don't hesitate! Post this number (689-0432) by your phone, and carry a copy with you in the event you need Security while you are elsewhere in the Village. Lock your car, lock your house, keep your eyes open, and be alert!

Villagers that migrate North each year, it is also just as informative to those of us that are year-round residents.

There are a number of links to click on. We invite you to visit our site often. When you have a question about any subject in the Village, we have a link to Ken Davis' forum. He is about the most knowledgeable person in the Village. You can ask any question and generally by the next day your answer will be on the site for your perusal.

Every effort is made to keep everyone (seasonal/annual) up-to-date on the breaking news of the Village. Just log on to centuryvillagewpb.org.

The link directly to the Computer Club's site is also another feature.

Our horoscope link is interesting and amusing; at least I found it amusing. Madame Von Zodiak is definitely a card and we appreciate her input.

Again any questions — log onto the forum

Looking forward to the next season. Safe and happy traveling.

On a personal note, I'd like to say thank you to every one that took the time to vote in the Village's election, especially the 91 that voted for me.

Home Grown Tomatoes

By Haskell Morin

Tucked away in a remote spot of the Village owned by WPRF lies a tomato patch planted by a proud Villager who wishes to remain anonymous. The garden consists of two Roma tomato plants (a small plump Italian cooking variety) and two Florida "Ugly Ripe" (it's a native hybrid, bred for taste rather than looks) and some green beans. The soil (which is mostly sand) had to be enriched, using store-bought compost and fertilizer, and natural vegetation decaying on the ground.

This is his second year at farming in this remote location because his Association frowned upon gardens

If you see a remote area that could be beautified or utilized as a vegetable garden, contact UCO's Beautification Committee and present your plan.

What tastes better: a cardboard tasting tomato from Publix or a "home grown" tomato?

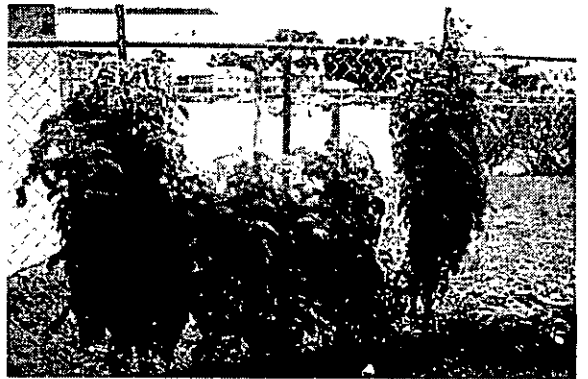
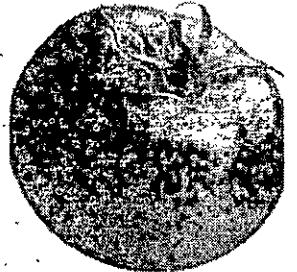


Photo by Haskell Morin



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Wellness Corner

Continued from page 22

a sporting injury but can also occur in healthy, active seniors.

What to do: A doctor can prescribe appropriate medications for these types of injuries. Cruciate ligament injuries usually require surgery followed by a long period of rehabilitation. Cartilage problems in the senior population are not usually addressed by surgery. The use of physical therapy is most effective in such cases. For less severe strains and sprains, the use of heat or cold packs, along with massage and specific home exercises are useful.

The Foot: This important part of the human anatomy is very often overlooked until there are problems, such as plantar fasciitis, ligament

strains and sprains, and stress fractures. Problems crop up in the feet due mainly to instability around the ankle joints, twisting of the feet while walking, and strains of the plantar fascia — the broad band of fibrous tissue that spans the bones of the foot like a bow string. Minuscule cracks in the bones of the foot may occur as a result of excess activity and muscle fatigue. These are known as stress fractures. This problem can result from wearing inappropriate shoes.

What to do: As usual, seeing your doctor for an accurate diagnosis is important. Apart from medication and/or a Cortisone injection, your doctor may refer you for physical therapy or suggest a hiatus from sporting or risky activity. As long as pain con-

tinues, it is important to rest the part and refrain from jogging, playing sports or taking long walks. The need for proper, well-fitting footwear cannot be over-emphasized. Shoes or sneakers should be well-cushioned and comfortable. The use of cold or heating pads is beneficial to soothe aching feet and to help resolution of the inflammation. With plantar fasciitis, physical therapy consists of stretching exercises, ultrasound and massage. A home exercise program should be followed for best results.

Dr. A. Ronald Peterson, PT, PhD, GCS, is a Board Certified Geriatric Specialist and Diplomate of the American Board of Physical Therapy Specialties. He is owner of Peterson Rehabilitation, situated on Okeecho-

bee Boulevard, opposite Century Village.

Ear Candy at Okeechobee Library

By Chuck Waugh

Audiophiles will enjoy the variety and diversity of the music collection available at the library! The Palm Beach County Library has music on CDs for patrons to borrow: pop, opera, jazz, classical, Broadway, country...something for everyone! If the library doesn't have what you are looking for, ask the librarian to consider ordering it.

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 April

- 4/04 — How to Buy a Computer, 2:30 pm
 - 4/14 — Calligraphy, 2:00 pm
 - 4/21 — Internet Tips and Tricks, 2:30 pm
 - 4/22 — Healing Touch of Humor, 10:30 am
 - 4/28 — Ingingible Tax Workshop, 2:00 pm
 - 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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AHC NPA 6002-07A-12/04R

Arts & Entertainment
Continued from page 23

nglish?" Hardly role models, they cower in fear; the husband shouts and threatens and, again like so many of the author's characters, the couple seems to be with each other because it's their habit, rather than for the reason they care for each other or love one another. Still, I like John Felix and Joanna Olson's portrayals of husband and wife. William Hayes' direction is flawless. In sum: "cute," rather than profound. The play runs through April 3. Terrence McNally's *Lips Together, Teeth Apart* and *gnash* May 6-June 5. Says the publicist: "At the elegant beach house on the Island this offbeat comedy explores two couples attempting to celebrate the 4th July with a gnawing uncertainty that makes their affluent habits and prejudices gleam in the sun." (514-4042 www.Palmbeachdramas.com)

The Broadway in Palm Beach Series welcomes Daniel Bart's *Oliver* through March 20, a lovely musical based on Charles Dickens' *Oliver Twist*, and stages *Order and Ebb's* all-that-is musical, *Chicago*, April 17. The **Kravis Center** (West Palm Beach) houses them. If you know just the piece, note that onstage *Chicago* is quite different but equally entertaining. (1-800-2324 or www.BroadwayUSA.com)

Florida Stage (Manalapan) presents the Southeastern Premiere of Michael Ve's *String of Pearls* through April 22. I quote the publicist: "A tour-de-force for a beautiful ensemble of actresses brings to life this gem play about more than two funny, sensuous, cunning, devious and warmed women whose lives converge over years around a single lustrous strand of pearls." The final Premiere of David Greig's *The Good German* May 6-June 12. The publicist: "In this spellbinding play set during WWII, a woman risks the consequences of harboring a Jewish publisher in Nazi Germany." (561-3433 or www.floridastage.com)

Others: Atlantis Theatre (West Palm Beach) has the musical *Mel Schwartz Sleeps Mae West* through April (304-3212.) Jerry Hershey's *Hello, Dolly!* is at The Lake Worth Playhouse

(Lake Worth) through March 20. (586-6410.) *Lovers and Other Strangers* do their thing through April 4 at **The Delray Beach Playhouse** (Delray) (272-1281.)

Music and Dance

The Palm Beach Pops has Bob Lappin's *Annual Jazz Finale Extravaganza* April 5 and 6. (659-7237 or www.palmbeachpops.org.) **Palm Beach Opera** performs Puccini's *La Boheme* April 1-5 (833-7888.) See/hear both at the **Kravis Center**.

Museums

The Society of the Four Arts (Palm Beach) displays *Quiet Beauty: Fifty Centuries of Japanese Folk Ceramics from the Montgomery Collection* through April 10. Somewhat different from Westerners, the Japanese consider quality ceramics to be fine art. As a result, this exhibition may disappoint visitors who come to see "Art Masterpieces." It's a subdued exhibition of many jars and other vessels; bowls; plates; dishes; sake bottles and flasks; even a few bonsai trees. The whole exhibit is rewarding and informative provided you have the patience to study it or simply love Japanese art. In a back room view a videotape. It helps to explain what's out front. Magazine editor Tina Brown and author Tom Wolfe lecture March 22 and 29, respectively. (659-8506.) There's still time to catch *Spain in the Age of Exploration 1492-1819* at **The Norton Museum of Art** (West Palm Beach.) The exhibition includes some of the greatest names in the history of Spanish Art as well as an assemblage of items that lend themselves to the subject at hand. Closing date is May 1. Concurrently, view the photographic exhibition, *The*

Stieglitz Circle at The Phillips Collection: In the American Grain. It's there through May 8 (832-5196.)

Miscellaneous

Burt Richards is an actor, critic, producer and personal friend. A prolific writer, his latest book, *Stars in My Eyes: Then and Now*, is good, old-fashioned celebrity watching. You can't help but enjoy the gossip, even if you're amazed by the spelling. Published by Banyon Publishing, the tell-most (if not quite all) is available at most book stores. Priced at \$20. Burt discounts the book for seniors on his own Web site.

In Jupiter, on our way to The Maltz Theatre and searching for one restaurant, we accidentally came upon another and have since gone back every time we're in the area. Grouper Grill is about a mile west of The Maltz on Indiantown Road in a mini-mall called Fisherman's Wharf. Other restaurants occupy the same mall, but par-

Artist Exhibits at Library

By Rebecca Lutto

Helen Siegler, a Century Village resident, will be featured as "Artist of the Month" at the Okeechobee Branch Library during the month of March. In addition to realist oil paintings of outdoor scenes often including children, she publishes humorous cartoons accompanied by her own humorous verse.

Ms. Siegler continues to work in spite of being in her 90s and having failing eyesight. The exhibit will be at the library until March 31.

Particularly if you come pre-curtain (7:30 pm at The Maltz), the *Sunset Menu*, served from 4:30 pm to 6:00 pm, is terrific dining at a bargain price. A lady named Dusty (who wouldn't know me from Adam) is the hostess in this spotless place. Her husband is the chef

Karaoke

We have the words; you are the music!

What a treat it's been for us to host Tuesday night Karaoke. We've enjoyed the energized evenings of song, dance and fun. Judging by our ever-increasing crowd of participants, so did you.

Although March 29 is the final session of the current season, we're happy to say that this is one good thing that won't end. With special thanks to Peggy Jackson, who makes it all possible, we'll be back sometime in November.

There will be new, and old, songs, as well as lots of dancing. We also plan to do some special theme evenings which will really "knock your sox off."

Stay well, y'all...hear!!!
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Recreational Activities



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 With so many tennis players in Century, it's a real delight
 Though the players play with all their might
 The players, the friendships, the sharing are all alright.
 The Tennis League is tough competition
 Our players play hard each session
 Century is at the top in one division
 Another victory, maybe two this season
 Whatever the results it's great to be participating

Our Tennis Club Officers and Tom Speerin, Director, have planned an active calendar of events for the month of March. It includes a Club breakfast meeting; our annual outing at Loggerhead Park in Juno Beach featuring tennis, a picnic and ocean bathing; and on Wednesdays, round robin men, women and mixed doubles tournaments.

Both of our men's tennis teams in the South Palm Beach Senior League are doing well this season. The Division 3 team, captained by Bob Kaufman, have a perfect record. They have won all their matches up to this point and are solidly in first place. Our Division 1 Team, last years League Champs, have been plagued by injuries to some key players and have slipped into third place. We still have a good chance of defending our title going into the play-offs later this month. Residents are invited to come watch our matches at the Somerset Tennis Center on Monday mornings at 11:00 am. We welcome your support.

Residents wishing to join the Tennis Club should see Tom Speerin weekday mornings at the Tennis Center.

The 15th Annual South Florida Senior Games, Tennis Singles category, were held in Fort Lauderdale at the Jimmy Evert Tennis Center on February 2, 3 and 4. Horst Fei, a member of the Century Village Tennis League, Division 1, entered the competition in the 60-64 age group. After three days of playoffs, Horst brought home the Bronze Medal.



I recently had to explain to one of our Century Village team members that this column is submitted many weeks before it is printed. Consequently, it may not be up-to-date as the week you read it.

Therefore, here is a running chart for the highest scores from January through February, 2005:

- Men**
- 225 — S. Sherman
 - 223 — T. Diamante
 - 222 — R. Harris
 - 220 — A. Moskowitz
 - 218 — F. DeGrego
 - 200 — E. Noble

- Women**
- 215 — B. Spodek
 - 193 — M. Bedik
 - 191 — J. Krebs
 - 190 — M. Caggiano
 - 186 — A. Siegel
 - 181 — M. Arotzky

I'd like to blow my own horn when the Verdes Tropical bowling alley afforded me the accolade of announcing my 192 score over the loudspeaker.

Sometimes we cannot see the trees because of the forest. How could I forget to mention that Team 4 is the ranking number one team for the first half of the bowling season — Lily Stern, Matt DiTrapani, Henry Stern and Dave Bernstein?

Teams 10 and 1 are scrambling for second place and Teams 5 and 9 are pushing for third place. But the point of interest is focused on Barbara Spodek of Team 10 who recently bowled 215 — it should only happen to me!



Congratulations to the winners of our annual 9-ball tournament: Jim McCarthy — first place and Billy Gerard —

second place in the A Division; Ray Thiebaut — first place and Al Weiskopf — second place in the B Division. Competition was keen. Trophies will be awarded at our luncheon in April.

Why not join us for socialization and competition? We meet the last Thursday of the month. The next meetings are on March 31 and April 28. For info call Al at 686-4442 or Ken at 684-9677.

Continued on page 38





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

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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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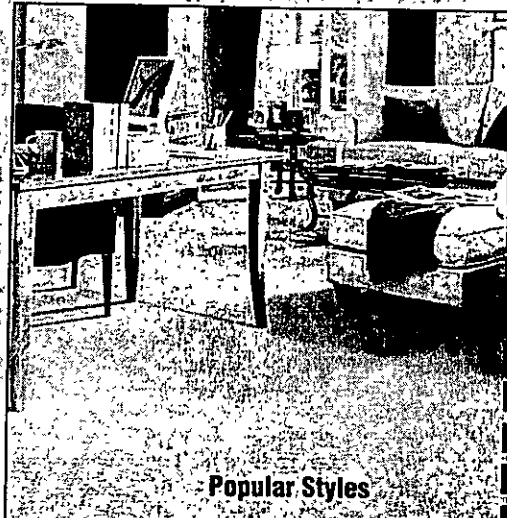
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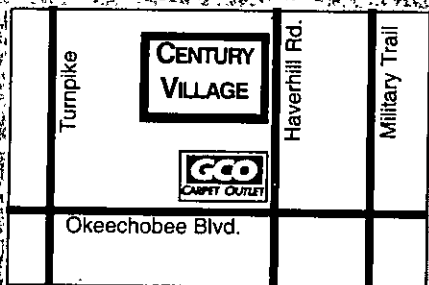
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Potpourri
By Ruth Hafter

Winding Down for the Season

Is it really that time of the season to wind down our winter season in Florida again? Somehow, it doesn't seem like it. Our families all tell us that the weather and climate in the North is still cold, snowy, and in general not the nicest place to return to. However, like homing birds, and with the holiday season upon us, many residents are getting ready to brace themselves to return to their families and their other way of life.

It doesn't seem like Florida is the haven we knew a few years ago because of the experience of the hurricanes and the shutting down of our Clubhouse activities, but it is still better than freezing our butts off even with the heat on.

We are survivors and the attitude of our residents has continually improved. Watch your neighbors and see them finding ways to keep interested by exploring ways to keep occupied. I, for one, find I do not have time in the day to think about what I should do. It is up to you.

Party time is evident as the different political clubs are continuing their meetings: WOW (Women of Wellington) had a successful block party and guest speakers. ORT, Hadassah and many other organizations are continuing their activities. Needless to say, the Anshei Sholom Synagogue is to be commended for their continued support of the community by holding shows at their facilities, and opening their hearts to the many organizations in our Village regardless of religious affiliation.

I hope that you all enjoy your holidays and come back to tell us all about your activities. You do not have to wait until the winter returns up north. Even the summer months have been tolerable.

Until next month's column, have fun and enjoy good health.

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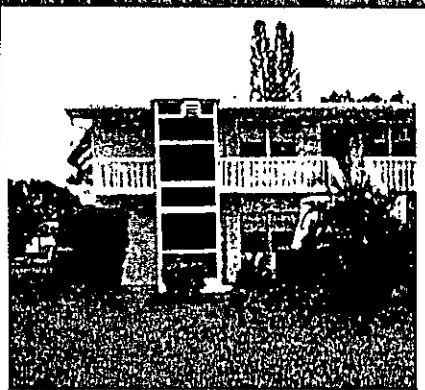

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Organization News

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.

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

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.

Brooklyn USA: Meets 2nd Wed at Cong. Anshei Sholom, 3:00 pm. We welcome you for fun, trips, casinos, theatre, restaurants and race tracks. We also supply volunteers for worthwhile projects. For info 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.

Cenwest Fishing Club: Call Ira 697-8736, Herb 616-3753 for more info.

Christian Club of Century Village: Meet 1st Wed, 1:00 pm at Anshei Sholom. Marilyn 616-3691, Madalene 683-6352.

Club Latino de Century Village: 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. (President Luis Regalado, 1st Vice President Sylvia Laguna, 2nd Vice President Carey Yepez, Treasurer Luz Ramos, 2nd Treasurer Xiomara Juchniewicz, Secretary Sylvia Ugarte, 2nd Secretary Lily Zambrano, Members Marcelo Farfan and Alcides Gil. We

will meet on the 4th Thursday in the auditorium of Mary Immaculate Church at 7:00 pm.)

Cong. Aitz Chaim: Daily Torah classes conducted at 7:40 am and sundown by Rabbi J. Simcha Cohen, daily morning services at 8:00 am; Shabbat services at 8:45 am and approx 1 1/4 hrs before Shabbat ends; evening services (Mincha and Maariv) at sundown. Charlotte 478-8756, Ruth 697-2683 (cards), Honey Vine 684-6324 (lectures).

Cong. Anshei Sholom We welcome you to our temple family. Attend our daily Minyans and Shabbat services. Meet new and old friends. Sisterhood mini-lunch meetings 3rd Tue of month, 12:00 noon. Shabbat dinners Fri eves once a month. Men's club breakfast meetings 2nd Sun of each month, open to all. Rae 478-3221 (concert), Barbara 640-7931 (trips), Esther 688-2371.

CV Art League: Hy Berger, art teacher, now has a mixed media class every Tue, 1:00 pm, in building adj to Camden pool and every Fri, 1:00 pm, in the Okee library. 697-8673.

CV Book Group: Attention read-a-holics! We invite you to join in stimulating ex-

Continued on page 38

Random Ramblings

By Bob Fogelman



Life as We Know It

It is not necessary to read the obituary column in the daily newspaper to see if your name appears. You got up this morning, looked in the mirror, saw yourself — ah, it's going to be a good day.

I have told this to many, many people, so this is nothing new. The purpose I have in mind is to remind you that life is good, considering the alternative. The quality of life itself is up to you. As I write this, I am mindful of the people in our Village who are incapacitated, those who are couch potatoes, those who are television addicts and/or those who are just plain "homebodies." These are the people to whom I would like to speak.

For instance, people who come down for the season cannot believe the damage our Village suffered from our hurricanes. The Village looks so nice now; that it is hard to visualize what it looked like after our windy visitors. Frances and Jeanne, passed through.

As our individual damaged roofs are slowly being replaced, the rebuilding of our Clubhouse is the focal point of our "pool commandos" — when? The County permits are forthcoming and very soon the start of the rebuild-

ing process will be in full swing. The new Clubhouse, which must be brought up to code, will be even more beautiful than when it was built some 30 years ago. Before I finish speaking about the Clubhouse, let me inform you that 70% of your monthly payments to WPRF is going into a reserve fund for as long as the Clubhouse is closed.

Now as to our "homebodies": Every doctor, every scientist will assert that doing something to keep your mind busy will eventually have an influence on the prevention of Alzheimer's.

No matter whether you are 75, 85 or even 95 years of age, there are organizations upon organizations that will welcome you to assist them in their charitable work.

Exercise, walk, climb stairs. Do something to get you out of the house away from the television and/or the refrigerator.

There is a myriad of activities to keep you busy all day long. Did you know that with the opening of the Clubhouse and throughout the Village there are over 50 clubs available to you?

It is my opinion that with our fabulous transportation system, there is no reason to be a "homebody." So get out and enjoy life. It's the only one you have.

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Recreation

Continued from page 30



Thank You Manny

At our standing-room-only, March 2 meeting in the Okeechobee Library, Manny Luftglass, who is a well known author and fisherman, showed

us how to catch more fish than anyone else on the boat. The visual demonstration was most enlightening and we all soaked it up. Questions and answers followed and a lively discussion ensued. We thank you, Manny, and we welcome you at any of our future meetings.

Fishing for the past few weeks has been slow with a few snappers and some triggerfish being caught. Due to

my unfortunate accident, I have been unable to get out but am looking forward to the next few months of fishing. The season actually starts now and increases throughout the summer. All we need is decent weather.


Our next meeting will not

be at the library due to their full schedule. At the present time we are looking for a substitute location. Anyone with any input please call us at 616-3753. We may have to cancel this meeting if a location cannot be found. This will probably be our last meeting of the

winter season. There is a possibility that meetings may be held during the summer months. In our next article we will report on the activities of the past month.

We fish every Wednesday and anyone interested please call Herb at 616-3753.

Continued on page 36



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Recreation

Continued from page 35

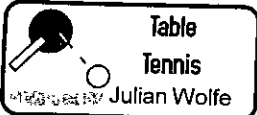


Table Tennis

Julian Wolfe

Four members of the CV Table Tennis Club participated in the 16th Annual Delray Beach Senior Games held on Wednesday, February 16, 2005. All played well, and the group came home with three medals: a gold for Tony Dios and Myron Feldstein and a silver for Julian Wolfe. Congratulations!



Snorkeling

Pat Izzo

Rushing to meet the deadline for the next issue. Am I that busy?

On Saturday, February 26, the club took an overnighter to Crystal River to "swim with the manatees." The attendance was rather small, but all who went enjoyed the experience

At the February meeting of the the activities committee, we decided to scrap our original proposal to go to Abaco because of some negative feedback we received from our members.

I introduced a trip advertised in a magazine I had seen to the island of Roatan in Honduras, Central America. It was warmly received and we decided to make this our yearly out of the country snorkel trip

The trip consists of eight days, seven nights lodging, including round trip airfare and three meals daily for \$899.

For club members only, we will provide free transportation from West Palm to Miami Airport and back. Call me at 683-1106 for information.

The trip is scheduled for April 10 to 17, that is, Sunday to Sunday.

On February 26, I was to lead an outing to the Ann Kolb Center I was unable to go and luckily, Sandy Wynn took charge of the expedition. I asked Sandy to submit a report so I could include it in the next column.

Here is her report just as she wrote it:

"The Snorkel Club of Century Village had a day trip on Saturday, February 26 at the Ann Kolbe Nature Center in Broward County Adults and accompanied children saw a brief film explaining the reason for the center.

"Our naturalist, Jared, dis-

cussed the displays in the exhibit hall, including the stocked 3,500 gallon aquarium Next, the eco room and gallery."

We were then led to the dock for our narrated tour by boat through the mangrove estuary and waters of West Lake.

After our brown bag lunch in their picnic area, we went to the top of the center's 68 foot observation tower which offered a panoramic view.

Four trails over mangrove-lined paths extended into the tidal waters of West Lake to various viewing areas where some of us did a bit of exploring.

The company was excellent, a leaning experience, fun, and the weather most cooperative. What more can a great snorkel club ask for. We are all looking forward to our next trip.

Our trip to Biscayne Bay and the lower Keys was changed from March 20 to May 1, so change your calendars. This is an overnighter.

If the weather gets better in the next few months, all who want to join us for some good snorkeling are welcome.

See you by the sea.



Sailing
Arlene Schwartz

Despite the fact that we cannot use our dock at the Clubhouse, our races have continued on a weekly basis with many sailors participating.

On March 1, a large number of sailors, friends and cheerleaders went to Pembroke Pines, where they were most graciously received. This was not our usual cup competition. West Palm Beach was scheduled for cup races this year, but unfortunately, it will have to wait until our repairs will be completed.

However, Ron Helms, Ray Cook, Ray Mullen, Theo Martzoukos, Danny Salvo, Horst Fei, Frank Maniaci,

Steppler, Bernie Abbott, Len Selman and Jose Saavedre competed in five races and made a showing to be proud of.

To top off the afternoon the cheerleaders, led and coordinated by Gail Fei, performed and entertained to the delight and pleasure of the audience.

They were Sandy Wynn, Beverly Melendez, Anna Mullen, Elison Schneiderman, Debby Salvo, Sue Bentley, Nancy Reser and Mary Ellis.

Not only did they cheer our sailors, but also Pembroke Pines.

The lunch at CiCi will be held on March 30. Contact Evelyn Mintz 478-3198

We are sorry to hear of the passing of Bea Escott. A speedy full recovery to Ira Goldfine on his recent surgery.

See you at the dock!

Continued on page 37



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Recreation

continued from page 36

Ladies' Golf
Susan Bernstein

February was a short month and so I will be brief. However, I must begin with an apology to one of our members for a typographical error in last month's article (I think I may have a touch of dyslexia). The 2004 Victory Tournament, Class B winner was Faye Rosetti, not Roselli.

Congratulations to Mary Onofrio for scoring a Hole-in-One on the 18th green what feeling that must be; I'm thrilled if I sink a long putt!

Our February Captain's choice was a wonderful success. How lovely we all looked, dressed in red and white for the day. A bouquet of red roses to Mac English and her committee who did a fantastic job on our luncheon. We missed Dot Rogers, who was home ill. Thanks also to Marcella Borders' sister for the delicious homemade cakes. The Best Ball Tournament winners were: **First Place:** Sylvia Whiting, Jean Scigliano, and Barbara Villa, **Second Place:** Mac English, Donna Gournais, Retha Hanins, and Isabella Lipson.

A reminder to all members that for our March Captain's choice on the 29th: Please wear green and white and please let either Dot Rogers or Mac English know if you will, or will not, be joining us for the luncheon. It's difficult to plan the menu if they don't have an accurate count.

By the time you read this, our 2005 Victory Tournament will be under way. This is our biggest event of the year before all the snowbirds leave for the north. Carol Anson, chairperson of the event, reports that 52 women have signed up to participate. The first week (March 1) the draw will be made according to handicaps, by class — starting with the lowest handicaps. The second week (March 8) the draw will be according to scores from 3/1, starting with the lowest score. The third week (March 15) will be according to the two previous scores, starting with the lowest score.

This year, we will have a very professional look to our tournament. There will be an official, non-member scorer receive and review the two

attested score cards presented by all members of the foursome. Please wait until the scorer makes sure both cards have the same score for each player. There will be one prize each week for low putts in each class.

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Organization News

Continued from page 34, changes of ideas about the books we read. Ruth 683-3944 or 683-4808.

CV Computer Club of WPB: For residents only. Call Carole 688-8010 from 9:00 am-5:00 pm only, Mon-Fri for more info.

CV Drama Group: Call Howard 697-9688 for more info.

CV 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 info.

CV Veterans Club: For all veterans, all branches of service, male and female. If you are interested in joining us, please call John or Kitty, 686-0325

Deborah Hospital Foundation: Meets 2nd Mon, every other month, 12:30 pm, at the JCC on Community Drive.

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

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

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

Hadassah, Judith Epstein Chapter: Meets 3rd Wed at Cong. Anshei Sholom. Mini-lunch at 11:45, meeting at 12:30; Apr 20, special event: women's seder, 12:30 pm, at Anshei Sholom Rosetta 689-2459

Holocaust Survivors of the Palm Beaches: Meets 9:30 at JCC in Gruber Hall on Apr 13. 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 1st Thu, CV will have a books on tape discussion for the visually impaired w/free audiobooks. Linda 561-238-0262; ask for JBI Low-Vision Book Discussion Group.

Le Cercle Français: Meets Thu 3:00 pm for those who speak French fluently. Seule-ment si vous parlez couramment le français. Anna 688-0153, Helen 683-1937.

Line Dance Class: Will be held Tue 10:00-11:00 am at JCC, Military Trail, until the Clubhouse is opened. These classes are only for Century Villagers. Teacher Sylvia 689-2676.

Merry Minstrels: Do you like to sing? A chorus of men and women, familiar with songs from the 1910s to the 1940s, we sing 52 weeks a year, visiting nursing homes and assisted living facilities in the County. If you have a desire to sing with this group (and share driving) or know of a facility that is looking for entertainment, please contact any one of the following: Dot Loewenstein, Chair; Hy Shovers, Musical Director; Ellie Palmisano, Associate Musical Director; Armand Beck, Treasurer; Joyce Kane,

Secretary; Muriel Canin, Bookings.

Mind Spa Discussion Group: Will meet on 2nd and 4th Thu at 3 00 pm at UCO Reporter office (next to Camden pool) until further notice. Allan Brooks, 687-3602 All are welcome

Na'amat USA (Pioneer Women): Meets 4th Tue, 1:00 pm, for mini-lunch. Guests welcome. Coming events: Jun 19-26, Alaska cruise leaves and returns from Vancouver; Nov 28-Dec 8, 10 nite southern Caribbean cruise: Curacao, Isla Margarita, Barbados, St. Thomas and Princess Cay. Sylvia 686-5350, Miriam 471-8502 (cruises), Ruth 640-3908.

National Association of Current and Retired Federal Employees, Chapter 159: Meets at the Florida Career College in Drexel Plaza (opposite west gate of CV) every 3rd Wed, 1:00 pm. Call Don 683-9861 or email dontootin@adelphia.net, call Chas 615-8070 or email st.chuck1@aol.com

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

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

Continued on page 41

Symphonic Culture — Outdoors

By Sid Schuman

A new first in our eventful community. On Sunday afternoon — a beautiful sunny day — our very own Century Village Symphony Orchestra presented a varied and tuneful concert to the great delight of several hundred residents.

With our Clubhouse unavailable, this gratifying concert was performed at the open area of the Camden swimming pool — the headquarters of the UCO Reporter, and incidentally, the weekly rehearsal hall of the orchestra. The symphony conductors were Marilyn Tarricone, assisted by a native Montreal winter resident Charles Villeneuve.

The two directors introduced each composition with descriptive notes about the music and explained that many of the melodies would be familiar, and they were. Our senior musicians, all with good training and musicianship zestfully followed their conductors. Individual soloists were very favorably rewarded with warm applause.

I would like to express our gratitude to the Barbershop Harmony Society "Coastmen Chorus" for the use of their superior sound system, which extended the orchestral music to the opposite end of the large Camden pool area. It's wonderful to live in Century Village — even without Clubhouse — and enjoy the talents of our own residents. Perhaps this is the first of many future events.



Audience at the Camden pool enjoys Century Village Symphony Orchestra.



The Century Village Symphony Orchestra performs at the Camden pool. Photos by Ken Davis

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Stamps in the News

By Syd Kronish

Over The Rainbow, as sung by Judy Garland in the 1939 movie *Wizard of Oz*, is a memorable tune which won an Oscar for the best song of the year. It often brings tears to the eyes of the millions of fans who will never forget this colorful screen classic.

E.Y. (Yip) Harburg, writer of that song and more than 600 other melodies, is being honored by the U.S. Postal Service with the issuance of a new 37¢ stamp soon to be released. Lyricist Harburg worked with composer Harold Harlen to write *Over The Rainbow* which was named the top song of the 20th century in a poll conducted in 2001 by the Recording Industry Association of America and the National Endowment for the Arts.

The design of the new stamp features a photo of Harburg in 1978 by Barbara Bordnick. Other elements of the stamp show a rainbow and a fragment of the lyrics.

Life wasn't easy and melodic for Harburg. He was born April 8, 1896 in New York City where he grew up in poverty in the city's lower east side. In grade school he earned prizes for his poems and for acting in student theatrical productions. In high school he became very good friends with Ira Gershwin who later, as we all know, teamed up with brother George to create musical history.

After graduating from City College of New York in 1917, Harburg entered the business world but was unhappy with the daily toil of business ventures and spent much of his spare time writing songs and light verse for newspapers. Encouraged by friend Ira, Yip began writing lyrics together with Jay Gorney in 1929. Their first major hit came in 1932, entitled *Brother Can You Spare a Dime*, a sad lament of the Depression era.

In that same year, Harburg supplied lyrics for two more Broadway shows. For a review called *Walk a Little Faster*, he collaborated with composer Vernon Duke on the classic *April in Paris*. In another production Harburg teamed for the first time with Harold Arlen for the popular *It's Only a Paper Moon*.

Harburg and Arlen moved in 1934 to Hollywood where the movie industry offered song writers better employ-

ment opportunities. One of their favorites was *Last Night When We Were Young*. Frank Sinatra and Judy Garland made notable recordings of this song.

Harburg's first fully integrated Broadway musical was *Finnian's Rainbow* in 1947. Teaming up with composer Burton Lane, they wrote such numbers as *How Are Things in Glocca Morra?* and *Old Devil Moon*.

During the "blacklist years" of the 1950s, Harburg's political views led to his being on that list by the movie industry. Thereafter, Yip never wrote a major song again.

Looking back in time, movie buffs recall the great *Wizard of Oz* and it's delightful cast starring Judy Garland as Dorothy, Bert Lahr as the Cowardly Lion, Ray Bolger as the Scarecrow, and Jack Haley as the Tin Man singing and dancing *Down The Yel-*

Nostalgic Trip

By Irving Sporn

Recently, I attended a show at Anshei Sholom which featured a group of cantors. They sang Hebrew, Yiddish, Israeli, and liturgical selections. In Yiddish they sang, "hat er gedavent!" (how he prays). This triggered my nostalgic trip back to the 1920s in the Bronx, where a group of about twenty began lifelong friendships. At our music

low Bick Road and *We're Off To See The Wizard of Oz*.

On March 5, 1981, Harburg died of a heart ailment while driving on Sunset Boulevard on his way to a story conference for a film version of Robert Louis Stevenson's classic, *Treasure Island*.

First day covers for the new Harburg stamp may be obtained via the Stamp Fulfillment Services of the USPS toll free 1-800-STAMPS-24

class we were taught songs in the above languages. The best singers among us were a sister and brother, Lilyan and Felix Groveman. Felix went to college on West 68th Street, became a Cantor and went on to lead congregations.

The friends held hikes and attended various shows. But on weekends, we always ended up at Felix's house on Bathgate Avenue, where there were discussions, non-stop chess games, and opportunities to read our school essays or stories for constructive criticism. Eventually we fell silent, tired of all the talk, and led by brother and sister, we sang our hearts out.

Time passed, marriages took place, and some moved to California and Massachusetts. Others moved to Chicago, Detroit, Atlanta, while a few ended up in Canada. As the 1970s approached, I realized we were losing touch

with each other, and attempted to hold a reunion. Invitations were sent, but no response was received from anyone. On the scheduled day, my wife and I were ready, just in case. Then about 11:00 am, they starting arriving, by bus, car, train, and air. Most brought their spouses. We have a large house, but on that day the house bulged.

Without enough chairs, we all sat on the carpet or explored the house, scrambling to find their friends all over the house. Refreshments disappeared, evening came, and as at a signal, Lilyan and Felix took over. Once again, we sang together. Finally, it was over, and they all scattered. Today, thirty years later, I wonder: "where are they now?" Gone, perhaps, but not the memories.



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How to Save Some \$'s

By Les Segarnick

This month's column is sort of a conglomerate of \$-saving ideas, based on a compilation of notes made and kept over the last few years.

Firstly, any person, or senior citizen, with a handicap such as vision or hearing impairment, or a physical inability to dial a phone because of arthritis, stroke, etc., may be eligible for significant relief, financial as well as practical, by simply calling their various utility companies such as their local and long distance telephone companies (Bell-South at 780-2273; Bell Atlantic at 1-800-621-9900 or 1-800-974-6006; AT&T at 1-800-872-3883; etc.). You know your own local and long distance carriers, so call them and tell them that you are handicapped and that you want to take advantage of their "Directory Assistance Programs" which offer you — **free-of-charge** — operator assistance in placing all your calls; and **free-of-charge** telephone number information service (which ordinarily

Health Fair

Continued from page 3

Center provided massages for those interested. Dr. Esterman, the ophthalmologist from the Sinai Medical Center, was also present. Dr. Katz, the medical director at the Sinai Medical Center, was available. The Balance Center, also located in the Sinai Medical Center, furnished balance evaluations and hosted a raffle for "Bring-a-Friend" for a complimentary balance assessment. The winner received a \$25 gift certi-

costs as much as 95¢ per area code or number when you dial 411, 555-1212 or 555-5555). These companies will send an application form for you to complete, sign and return to them in a postage paid envelope, and you will be on your way to more \$ savings.

You can also contact your other utility companies such as your electric, gas, fuel oil, heating, etc., like Brooklyn Union Gas, Con Ed, FPL, etc. to see if they, too, offer savings programs or discounts similar to the ones offered by the phone companies.

cate for Publix.

A good time was had by all. A very special thanks to Phyllis Richland and UCO for their assistance with this event.

For more information, to schedule an appointment, or to learn about our upcoming events, please call Ellen at 262-4545, or look for our advertisements for future health fairs!

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Respect for the U.N.

By Philip Rowen

The United Nations was created to bring peace to the world. The United Nations should prevent violence, destruction and wars between nations, religious groups and between ethnic groups.

The United Nations should have regulations and requirements for all member nations to abide by to bring about peaceful, friendly and cooperative relations between nations, between religions and ethnic groups. The following are such suggestions:

No wars by member nations. Only the United Nations can decide that proceeding with a war is necessary. Then the commanding officers and troops should be from member nations. No single nation can proceed with a war.

Religious and ethnic groups should meet regularly under U.N. auspices to discuss and resolve their differences and disputes. They should not advocate hatred or violence against any other group.

All member nations must be democratic and have elections every four or six years and the elections must be supervised and conducted openly and honestly.

All dissenting and opposition groups should have an opportunity to be heard and to present their opposition and their differences which should be reviewed and considered. No terrorist groups should be permitted to exist in any country.

All women should have equal rights as men do for schooling, jobs, careers and to seek public office. Their choice of attire to be permitted as in democratic countries.

Each nation is to develop their economy and industries to provide jobs and funds for housing, hospitals, public works and all other citizen requirements. The U.N. should be available when assistance is needed.

Each nation is to have schools to teach and train young people for jobs and careers. There should be no teaching of hatred for other countries, other religions or ethnic groups.

Each nation is to reduce their military budget by 10% a year for nine years. Part of the savings is to go to the United Nations for their programs.

The United Nations is to offer financial and economic

assistance to poor countries to help their economy and to help eradicate poverty, hunger and disease and to provide sanitary, healthy environmental conditions and safe drinking water.

The aim and programs of the United Nations and member nations should be to bring about a peaceful, cooperative, respectful, friendly world and for all people to have full, enjoyable, healthy and safe lives.

Religious Freedom — Made in the U.S.A.

By Sol Abrams

National Religious Freedom Day is celebrated on January 16 each year to broaden the awareness of the Virginia Statute of Religious Freedom, which was drafted by Thomas Jefferson and enacted into law under the guidance of James Madison in 1786. The First Amendment, which is rooted in this statute, guarantees religious freedom to Americans of all sects and to non-believers as well. Jefferson and Madison were influenced by Roger Williams, who made Rhode Island the first state to have total separation of church and state in 1654 when in his letter to the town of Providence, he declared that Catholics, Protestants, Jews, Moslems and non-believers should not be forced to listen to any government sponsored prayers. Jefferson reiterated Williams' statement by stating that it made no difference whether a person worshipped 20 gods or no god. As long as this person did not harm his neighbor, it was none of the

government's business. His metaphor, "Wall of Separation," though not explicitly stated in the First Amendment, was clearly implied in his many letters and those of James Madison. The Founding Fathers agreed, and George Washington's letter to Edward Newenham, in which he declared that religious controversies generated more acrimony and irreconcilable hatreds than those that spring from any other source, demonstrated the importance of the spirit of the law as well as the letter of the law.

Unfortunately the people of the Religious Right of every era have perpetuated the myth that in order to be moral, a person must not only be a believer but also practice his brand of belief. Believers in other religions and non-believers are demonized. History and the Bible itself have proved them to be wrong. Thomas Edison, Elizabeth Cady Stanton, Thomas Paine, Robert Ingersoll and Percy Bysshe Shelley are examples of very moral people who were non-believers. On the other hand there were many religious people in history who were very immoral, including the Roman Emperor Constantine, who murdered his son Crispus and wife Faustina. Even Biblical heroes like King David and Gideon were morally bankrupt, as can be proved by reading passages from 11 Samuel and Judges 6-9. Thomas Jefferson and James Madison were well aware of the fact that religion has its negatives as well as its positives and that is why they set up these safeguards to protect religious freedom

Organization News

Continued from page 38

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

Queens New York Club: Meets 4th Mon, 10:00 am-12:00 noon from Oct to Apr at Cong. Anshei Sholom. Coming events: Apr 10, Aida with dinner at Christy's. Harriet 684-9712, Pauline 689-6021.

Rishona Chapter of AMIT: Meets 2nd Tue at Aitz Chaim, Haverhill Rd, 12:00, lite refresh served. Dora 683-9476, Bessie 478-0735, Anita 686-9083.

Scottish Country Dance Class: Held every Fri, 12:00 noon-1:30 pm at JCC, 3151 N Military Trail. All levels welcome, no partners necessary. The fee is \$3. Call 683-7764.

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.

Singles Club: No meetings until the fall.

United Order of True Sisters: Call June 471-5698 for information.

Women's American ORT, WPB Chapter: Meets 2nd Tue, 12:30 pm, Oct-Apr, at Cong. Anshei Sholom: May 8, lunch followed by *Sentimental Journey* w/the songs of Doris Day, Al Jolson and Eddie Cantor, \$50. Call Elsie 688-0547, Millie 689-7074, Tillie 478-7406, Pearl 684-1695.

Yiddish Culture Group: The group is proceeding with its plans to present the musical show *My Fair Lady (Mein Sheyne Maydel)* in Yiddish. A producer, director and cast have been selected and rehearsals are planned. Looking ahead, another possibility might be *Showboat (Shifshpeel)*. Lionel Croll, an entertainment consultant, has already drafted an English-Yiddish takeoff of *Ol' Man River* that could be put completely into Yiddish.

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On Privatizing Social Security

Continued from page 18

participate in. Package it attractively: "Investing in America is investing in yourself!" Raise the interest. Pump up patriotism!

"Privatizing" is already underway. That's what 401(k) plans and IRAs are about. To encourage further investments in them, reduce the taxes. While the short-term effect might be to decrease revenues, over a longer period of time, lower-income people especially will find in reduced taxes an incentive to invest. Greater participation will increase revenues. Also, converting "regular" to "Roth" IRAs (which are tax-free) should be encouraged by reducing the costs.

As part of the tax reduction program during his last term, President Bush pushed through legislation that deter-

mined certain stock investments could yield "qualified" dividends. This effectively cut the taxes of those who owned securities.

But what of those folks who can't afford to buy stocks yet do have savings bank or comparable accounts? Such accounts are currently taxed twice. Money earned is taxed before it goes into the account and is annually taxed again as interest. So while the government is at it, let's give holders of such accounts a break, too, by creating a "qualified" class of interest-bearing savings accounts. I suggest that every individual be allowed one interest-bearing bankbook savings account totally tax-free up to \$100,000, insured by the Federal Deposit Insurance Corporation to the same amount. All other savings accounts would be subject to taxation, as they now are

To date, almost all proposals on privatizing Social Se-

curity have left out the most important element: Education. Bill Gates, Microsoft Corporation's co-founder and an astute observer of the social scene, recently declared, "High school is obsolete," thereby echoing my own sentiments held some 50-odd years based upon my own experiences.

Mr. Gates' reforms no doubt would differ somewhat from mine, but among courses I would insist be taught are "Self-Sufficiency," "Money Management," and that which I have long perceived to be the fourth and missing "R," "Responsibility"

Privatize Social Security and some recipients will instinctively know how to handle their money. But most young people (especially) need to be taught to invest and how to invest, where to invest, what to invest in, whom to trust with their investments.

Many of today's younger people spend beyond their

means, buy too much on credit and fail to consider the consequences. They would be well-advised to take such courses as I propose if and when such courses are given. President Bush is not a good example to them. When he wasn't in politics, he was in the oil business or a partner in the Texas Rangers baseball team. When he ran into financial problems, which he did, friends of his father, then either President or Vice-President of the United States, helped to bail him out. Few

Americans have such powerful parents or millionaire friends who come to their aid if the going gets really rough. Better that students learn in school before trouble starts.

Yet truth to tell, not everyone is educable. Not everyone wishes to live in an "Ownership Society" and, even among those who do, some people are simply not good at "ownership" or "privatizing." They're best off with Social Security as it now exists.

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 TIME: 10:00 a.m.
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 At the entrance to Century Village
 5849 Okeechobee Blvd., West Palm Beach

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Internal Bus Route #1														
Clubhouse	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00
Dover	8:02	9:02	10:02	11:02	D r i v e r s . L u n c h	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02
Somerset	8:04	9:04	10:04	11:04		1:04	2:04	3:04	4:04	5:04	6:04	7:04	8:04	9:04
Berkshire	8:07	9:07	10:07	11:07		1:07	2:07	3:07	4:07	5:07	6:07	7:07	8:07	9:07
Camden	8:09	9:09	10:09	11:09		1:09	2:09	3:09	4:09	5:09	6:09	7:09	8:09	9:09
Windsor	8:10	9:10	10:10	11:10		1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10	9:10
Wellington L & M	8:11	9:11	10:11	11:11		1:11	2:11	3:11	4:11	5:11	6:11	7:11	8:11	9:11
Wellington Circle	8:12	9:12	10:12	11:12		1:12	2:12	3:12	4:12	5:12	6:12	7:12	8:12	9:12
Andover	8:15	9:15	10:15	11:15		1:15	2:15	3:15	4:15	5:15	6:15	7:15	8:15	9:15
Kingswood	8:21	9:21	10:21	11:21		1:21	2:21	3:21	4:21	5:21	6:21	7:21	8:21	9:21
Hastings Fitness Center	8:25	9:25	10:25	11:25		1:25	2:25	3:25	4:25	5:25	6:25	7:25	8:25	9:25
Clubhouse	8:30	9:30	10:30	11:30		1:30	2:30	3:30	4:30	5:30	6:25	7:25	8:25	9:25
Publix	8:35	9:35	10:35	11:35		1:35	2:35	3:35	4:35	Drivers'	6:30	7:30	8:30	
Clubhouse	8:45	9:45	10:45	11:45		1:45	2:45	3:45	4:45	Dinner	6:45	7:45	8:45	

Internal Bus Route #2														
Clubhouse	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00
Plymouth	8:02	9:02	10:02	11:02	D r i v e r s . L u n c h	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02
Stratford	8:04	9:04	10:04	11:04		1:04	2:04	3:04	4:04	5:04	6:04	7:04	8:04	9:04
Chatham	8:06	9:06	10:06	11:06		1:06	2:06	3:06	4:06	5:06	6:06	7:06	8:06	9:06
Kent	8:08	9:08	10:08	11:08		1:08	2:08	3:08	4:08	5:08	6:08	7:08	8:08	9:08
Northampton	8:11	9:11	10:11	11:11		1:11	2:11	3:11	4:11	5:11	6:11	7:11	8:11	9:11
Sussex	8:13	9:13	10:13	11:13		1:13	2:13	3:13	4:13	5:13	6:13	7:13	8:13	9:13
Canterbury	8:15	9:15	10:15	11:15		1:15	2:15	3:15	4:15	5:15	6:15	7:15	8:15	9:15
Cambridge	8:16	9:16	10:16	11:16		1:16	2:16	3:16	4:16	5:16	6:16	7:16	8:16	9:16
Dorchester	8:18	9:18	10:18	11:18		1:18	2:18	3:18	4:18	5:18	6:18	7:18	8:18	9:18
Oxford	8:21	9:21	10:21	11:21		1:21	2:21	3:21	4:21	5:21	6:21	7:21	8:21	9:21
Sheffield	8:23	9:23	10:23	11:23		1:23	2:23	3:23	4:23	5:23	6:23	7:23	8:23	9:23
Hastings Fitness Center	8:25	9:25	10:25	11:25		1:25	2:25	3:25	4:25	5:25	6:25	7:25	8:25	9:25
Coventry	8:28	9:28	10:28	11:28		1:28	2:28	3:28	4:28	5:28	6:28	7:28	8:28	9:28
Clubhouse	8:30	9:30	10:30	11:30		1:30	2:30	3:30	4:30	5:30	6:30	7:30	8:30	9:30
Publix	8:35	9:35	10:35	11:35		1:35	2:35	3:35	4:35	Drivers'	6:35	7:35	8:35	
Clubhouse	8:45	9:45	10:45	11:45	1:45	2:45	3:45	4:45	Dinner	6:45	7:45	8:45		

Internal Bus Route #3														
Clubhouse	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00
Bedford B	8:02	9:02	10:02	11:02	D r i v e r s . L u n c h	1:02	2:02	3:02	4:02	5:02	6:02	7:02	8:02	9:02
Greenbriar	8:03	9:03	10:03	11:03		1:03	2:03	3:03	4:03	5:03	6:03	7:03	8:03	9:03
Southampton	8:05	9:05	10:05	11:05		1:05	2:05	3:05	4:05	5:05	6:05	7:05	8:05	9:05
Bedford J	8:08	9:08	10:08	11:08		1:08	2:08	3:08	4:08	5:08	6:08	7:08	8:08	9:08
Golf's Edge	8:10	9:10	10:10	11:10		1:10	2:10	3:10	4:10	5:10	6:10	7:10	8:10	9:10
Coventry	8:12	9:12	10:12	11:12		1:12	2:12	3:12	4:12	5:12	6:12	7:12	8:12	9:12
Norwich	8:14	9:14	10:14	11:14		1:14	2:14	3:14	4:14	5:14	6:14	7:14	8:14	9:14
Salisbury	8:17	9:17	10:17	11:17		1:17	2:17	3:17	4:17	5:17	6:17	7:17	8:17	9:17
Waltham	8:18	9:18	10:18	11:18		1:18	2:18	3:18	4:18	5:18	6:18	7:18	8:18	9:18
Easthampton	8:20	9:20	10:20	11:20		1:20	2:20	3:20	4:20	5:20	6:20	7:20	8:20	9:20
Hastings Fitness Center	8:25	9:25	10:25	11:25		1:25	2:25	3:25	4:25	5:25	6:25	7:25	8:25	9:25
Clubhouse	8:30	9:30	10:30	11:30		1:30	2:30	3:30	4:30	5:30	6:25	7:25	8:25	9:25
Publix	8:35	9:35	10:35	11:35		1:35	2:35	3:35	4:35	Drivers'	6:35	7:35	8:35	
Clubhouse	8:45	9:45	10:45	11:45		1:45	2:45	3:45	4:45	Dinner	6:45	7:45	8:45	

Shuttle Bus Route														
Clubhouse		9:00 AM	10:00 AM	11:00 AM	12:00	1:00 PM	2:00 PM	3:00 PM	4:00 PM	5:00 PM				
Post Office Drop off	Tuesday & Thursday				D r i v e r s . L u n c h			3:05 PM						
Beauty Shop		9:05 AM	10:05 AM	11:05 AM		1:05 PM	2:05 PM	3:05 PM	4:05 PM	5:05 PM				
Library		9:09 AM	10:09 AM	11:09 AM		1:09 PM	2:09 PM	3:09 PM	4:09 PM	5:09 PM				
Humana		9:12 AM	10:12 AM	11:12 AM		1:12 PM	2:12 PM	3:12 PM	4:12 PM	5:12 PM				
UCO		9:13 AM	10:13 AM	11:13 AM		1:13 PM	2:13 PM	3:13 PM	4:13 PM	5:13 PM				
Drexel Plaza		9:18 AM	10:18 AM	11:18 AM		1:18 PM	2:18 PM	3:18 PM	4:18 PM	5:18 PM				
Beauty Salon (Old Clubhouse)		9:21 AM	10:21 AM	11:21 AM		1:21 PM	2:21 PM	3:21 PM	4:21 PM	5:21 PM				
Outlet Mall	Closed Mondays	9:23 AM	10:23 AM	11:23 AM		1:23 PM	2:23 PM	3:23 PM	4:23 PM	5:23 PM				
Baby Supermarket		9:29 AM	10:29 AM	11:29 AM		1:29 PM	2:29 PM	3:29 PM	4:29 PM	5:29 PM				
Post Office Pickup	Tuesday & Thursday							3:40 PM						
Perimeter Drive		9:35 AM	10:35 AM	11:35 AM		1:35 PM	2:35 PM	3:35 PM	4:35 PM	5:35 PM				
Clubhouse		9:45 AM	10:45 AM	11:45 AM		1:45 PM	2:45 PM	3:45 PM	4:45 PM	5:45 PM				

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

Mall Bus Route														
Clubhouse		9:00 AM	10:00 AM	11:00 AM	12:00	1:00 PM	2:00 PM	3:00 PM	4:00 PM	5:00 PM				
Jewish Comm. Center		9:05 AM	10:05 AM		D r i v e r s . L u n c h	1:10 PM	2:10 PM	3:10 PM	4:10 PM	5:10 PM				
K-Mart		9:10 AM	10:10 AM	11:10 AM		1:20 PM	2:20 PM	3:20 PM	4:20 PM	5:20 PM				
Westward Mall		9:20 AM	10:20 AM	11:20 AM		1:25 PM	2:25 PM	3:25 PM	4:25 PM	5:25 PM				
Palm Beach Mall		9:25 AM	10:25 AM	11:25 AM		1:40 PM	2:40 PM	3:40 PM	4:40 PM	5:40 PM				
Jewish Comm. Center		9:40 AM	10:40 AM	11:40 AM		1:45 PM	2:45 PM	3:45 PM	4:45 PM	5:45 PM				
Clubhouse		9:45 AM	10:45 AM	11:45 AM										

** PM RUNS ON SATURDAY ONLY **

Express Bus Route														
Perimeter Drive		8:45 AM			12:00	1:00 PM	2:00 PM							
Clubhouse		9:00 AM	10:00 AM	11:00 AM	D r i v e r s . L u n c h	1:08 PM	2:08 PM							
Pine Trail		9:08 AM	10:08 AM	11:08 AM		1:13 PM	2:13 PM							
Winn Dixie		9:13 AM	10:13 AM	11:13 AM		1:23 PM	2:23 PM							
Publix		9:23 AM	10:23 AM	11:23 AM		1:33 PM	2:33 PM							
Perimeter Drive		9:33 AM	10:33 AM	11:33 AM		1:48 PM	2:48 PM							
Clubhouse		9:48 AM	10:48 AM	11:48 AM										

Special Bus Route *Monday*			
Clubhouse	9:35 AM	Pick Up Times	
Wellington Mall	10:05 AM	1:15 PM	
Clubhouse	10:35 AM		
Target	11:00 AM		2:00 PM
K-Mart	11:05 AM		2:05 PM
Wal-Mart	11:10 AM		2:10 PM
Clubhouse			2:30 PM

Sundays & Holidays Bus Route (Combo)														
Clubhouse		9:00 AM	10:00 AM	11:00 AM	12:00	1:00 PM	2:00 PM	3:00 PM	4:00 PM	5:00 PM				
Beauty Shop		9:05 AM	10:05 AM	11:05 AM	D r i v e r s . L u n c h	1:05 PM	2:05 PM	3:05 PM	4:05 PM	5:05 PM				
Drexel Plaza		9:10 AM	10:10 AM	11:10 AM		1:10 PM	2:10 PM	3:10 PM	4:10 PM	5:10 PM				
Outlet Mall		9:15 AM	10:15 AM	11:15 AM		1:20 PM	2:20 PM	3:20 PM	4:20 PM	5:20 PM				
Pine Trail		9:20 AM	10:20 AM	11:20 AM		1:25 PM	2:25 PM	3:25 PM	4:25 PM	5:25 PM				
Cross County		9:25 AM	10:25 AM	11:25 AM		1:30 PM	2:30 PM	3:30 PM	4:30 PM	5:30 PM				

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PAINT BUMPERS AND STRIPE LINES	✓	Not included	Not included

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