

Reporter

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

Volume 24 No. 9

November 2005

From the
Corner Office of
President
Bob Marshall



I'm late writing this column this month because I have a bit of competition for my time. Two of my seven grandsons are here! Ian, age 7, and Christopher, age 3, are visiting with my daughter Jeanne and her husband Dennis. I'm writing this between a visit to the pool and taking them to see the afternoon program at the Kravis Center.

Writing this column has been very enlightening, especially when it comes to forecasting dates! Another unchangeable is that when forecasting a date and that date is to be included in the *Reporter*, the date will change, but only after the paper has "gone to press" — read that not retractable.

An example: Last month, Jean and I had received a completion date from the contractor — the date changed the day after we could no longer pull our article back from the printer. So let's try another date — the current estimate for the opening of the entire Clubhouse, except for the Theater is mid-December, with the Theater opening in March. **Please, folks, remember — this is an estimate!**

There will be a **Halloween party/dance** at the Kent pool on 10/31/05. Costumes will be optional. However, there will be some prizes for best costumes.

There will be a **New Year's Eve Dance!** Hopefully it will be held in the newly-opened Party Room. If not there, then the location will be announced later. Ticket sales, information, etc., will also be announced at a later date.

The quit claim deed for the laundry has been recorded and the contract with Mac-Grey has been cancelled. We expect the old machines to be removed late this month. When they are gone, some plumbing and electrical repairs will be made and the building will be painted. New machines will be installed including two oversized machines. I expect these repairs will take about six weeks to accomplish.

The 2006 budget was approved at the latest Executive Board meeting and forwarded to the Delegates Meeting. Unfortunately, it could not be voted at that meeting because a quorum was not in attendance. I was, and am, very concerned about changing the number needed for a quorum from 105 in the summer months and changing to 141 in October. The 141 number may be alright for the "in season" months, but not for October, although 175 were in attendance last year. I intend to recommend to the Officers Committee that the October quorum be changed to 105.

The Delegates Meeting should be given every chance to vote on things as important as the budget.

The Question and Answer forum of the Web site has been criticized recently regarding content. The Webmaster has brought forward the original "rules and regulations" as they were presented for the use of the site as well as the Forum. That is being published in this edition and will be enforced in the future. This should make for a more useful and friendlier Forum. □

Web Site Rules

By Joe Saponaro

The use of a Q&A forum is to either ask a question or reply to a question. It is not for one to just sound out personal gripes, or attacks on individuals or groups.

None of the infamous "seven dirty words" of George Carlin fame that led to a Supreme Court case.

Don't use: hell, stupid, fat, skinny, lazy, liar, bitch, and all other clearly derogatory words and/or phrases.

If a foreign word is used, it **must** be followed by the English translation in parenthesis.

Log on to centuryvillage wpb.org and click on the appropriate links on the left side.

This site is only an "arm" of the *Reporter*. Irv Lazar has given us his full support. The site also offers links, some just for amusement, some for information value. It features, in "entertainment," at no cost to the Temple, listing the times and dates of the latest shows that Anshei Sholom is offering during our Clubhouse blackout. Your suggestions are appreciated. At present, it would be impossible to put the entire *Reporter* on our site. Our excellent volunteer staff put in many hours at both the paper and the site.

The "Village News" section of the site includes the columns of the Officers and others. In the "photos" section, there are photos of interest to the residents.

The biggest advantage the Web site has is that it can display the latest news as it occurs, such as the fire in Wellington B. The Web site and the Q&A forum are essential for breaking news.

The forum is a great way of seeking answers to your questions. That's why it's called the Q&A forum. □

Insurance

Dan Gladstone



October of every year is the time that we prepare for the renewals of insurance policies for the coming year. In the good old days, we could get quotes by this time, but nowadays, we are praying to get any insurance coverage at all.

Many of you had the experience of being rejected or canceled by insurance companies. This year, we are "lucky" that our insurance company is renewing the property insurance with 35% additional premium. A proper notice was sent to the maintenance companies.

I take this opportunity to summarize the aftermath of last year's insurance claims for the two devastating hurricanes. Beside the inconvenience of the repairs and messy work, the insurance proceeds made many presidents and boards "happy." We did not face "price wars" and the adjusters were extremely helpful. The problems occurred with a long wait and unfinished work of some roofers and contractors.

Herewith, I bring you an ongoing problem that is followed by frequently asked questions:

Q: Who is responsible for casualty damage to the fresh (pressure) water pipe leading

from the meter to the faucet and the electric wires leading from the main fuse box to the apartment circuit breakers (inside the walls)?

Q: If there is a leak in a pipe inside a wall (insurance casualty) and the association needs to take down a kitchen cabinet or a mirror on the wall in order to get an access, who is responsible to pay for the labor and possible damage to those items? **We emphasize that neither the mirror nor the cabinets are not damaged.** This can put a burden of thousands of dollars on the unit owner because this is not a covered loss by Home Owners Insurance. In the Association policy, it mentions that the **insurance company** will pay for restoring the wall only.

We presented these questions to our lawyer, Rod Tennyson, and here are his answers in its entirety:

Water and electrical service that run outside the "unit" would be common elements and insured by the Association. Water and electrical service that run inside the "unit" and only serves that unit is part of the unit and should be insured by the unit owner. Water and electrical service

Continued on page 10

Delegate Meeting

Fri., Nov. 4, 2005, 9:30 am
at Anshei Sholom Synagogue
Grove St. in the Hastings Area
or at the Clubhouse if it's available

All Welcome!!!

UCO Needs a Volunteer for Treasurer

If you have a financial background, we will need a treasurer to run in the next election to be held in March of 2006. Contact Irv Lazar at 683-9336 for information.

At the Delegates Meeting

Betty Lapidus



October 7, 2005

This meeting held at Anshei Sholom was called to order by Pres. Bob Marshall at 9:35 a.m. There was no quorum present.

Bob reported that gum wrappers, candy wrappers, etc. had been left behind after the previous UCO meeting in this Temple, thereby creating a situation. We want to show appreciation to the Temple for having us meet here — please do not litter. Thank you.

Jim Sheen introduced our guest speaker, Dr. Jim Anderson, our Supervisor of Elections. Dr. Anderson led us in our Pledge of Allegiance to our U.S. flag.

Dr. Anderson wanted to bring us up to date re his office, since he took over from the previous administration. Customer satisfaction survey shows customer appreciation regarding the changes in the office. The new administration instituted high school registration for young voters — this proved to be very successful. They are reaching out to the diversity of our population. Re the issue of verifiable paper trail of ballot results of the voting: Palm Beach County is one who accepted the electronic scanning. It is imperative that we all remain alert to, and interested in, our election procedures. We will tract the process of absentee ballots.

We all appreciated Dr. Anderson's visit here today.

Bob announced that since there was no quorum today, the Executive Board meeting votes of October 3, 2005, will stand.

Minutes — of the September 2 meeting had been distributed and read.

Treasurer's Report —

George Loewenstein reported on the workshop re the proposed budget for 2006. We are to add \$600 to the budget to cover the "Driver of the Month," which is open to those drivers who are workers "above and beyond." Please see details in his *UCO Reporter* column.

He discussed his WPRF Reserve account, and he displayed the summary of expenses.

V.P. Jean Dowling explained this further by discussing residents' necessities.

We are trying to get both sides of the Clubhouse opened at the same time, probably in December. This will not include the theater. She displayed slides showing the work done in the Clubhouse. We will print up the slides and the photos will be shown in the UCO Office lobby for anyone who wants to see them.

We are working on the traffic flow patterns; also working on our TV station. Q&A. We did not get the permit until May 28, 2005, and we have been working on the building for four months.

President's Report —

Bob announced that there will be a Halloween party dance at the Kent Pool, prizes, fun, etc., on Monday night, October 31. See the *UCO Reporter*. Also — there will be a New Year's Eve dance — we are hopeful that it will be in the party room, on Saturday night, December 31, 2005. We will keep you informed.

Re the laundry facility: We have the quit claim deed since yesterday. The Q&A forum on the Web site — we will review all our forums. A ques-

tion of the Web site and the items that go onto the site — the response was that items will be used when they are appropriately written.

Bob announced the appointment of David Israel to our Executive Board

Bob reported that U.S. Security requested a \$1 per gallon surcharge for the Rover car; that's about \$60 per week. This was approved by the E-Board and the Officers, as per our contract with the U.S. Security Company.

Committee Reports — **Insurance** — Dan Gladstone reported that there will be an increase of 35% on our estimated insurance. For details, see his column in the *UCO Reporter*. This is a very important item; please read the details. He suggested that the Building Associations add to their bylaws the subject of Home Owners Insurance and proof of same. This was suggested by attorneys so that it can be enforced. Q&A. Please see his column.

V.P. Phyllis Richland thanked the contributors to the campaign to help the people hurt by Katrina. She thanked Anshei Sholom for their cooperation by having shows, etc., during this crisis. She suggested that we bring in our unused newspaper coupons to the UCO Office.

She announced that Tim Bean will speak at a workshop re additional discounts in our tax returns. You will be kept informed

There will be a speaker on the prescription plan from Medicare Part D on Friday, November 11, 9:30 a.m., Anshei Sholom; this will be very informative.

The blood drive is scheduled for October 17 at 11:00 a.m. in the Medical Building. There will be prizes, etc.; try to attend. There will also be a display of the voting equipment.

For further details, please see her column in the *UCO Reporter*.

Irrigation — V.P. Sal Bummolo, re the water reclamation: This is planned to be completed by the end of 2006.

With regard to the north end of CV near the Turnpike: The Water Department was at our Executive Board meeting and they showed slides of where and how the work will be done. Also attending this meeting were the invited Presidents of the Building Associations abutting that area so that they could be kept

informed. Re the raccoons in that construction area: They will be running into the woods where they like to live. Please remember: Don't leave food for them; make sure your Dumpsters, etc., are kept shut.

There are three alligators living in CV; we cannot do anything about that because they are considered an endangered species. Please do not feed the ducks. (Please note that alligators love well-fed ducks and raccoons.)

Pat Blunck reported that the Transportation Committee revamped our Sunday bus schedule and basic holiday schedules.

Bus Schedule

The Monday Excursion Bus will include, on request, a stop at Washington Mutual Bank and Home Depot (at Jog Road). Please note that pick-up will be on the return trip from Wellington Mall, Target and Wal-Mart.

The Sunday Combo Bus will include the following new additions: Walgreens at Haverhill, the 99 cent store, IHOP, Village Commons in the morning and Honeybaked Ham (Emporium) in the afternoon.

We certainly hope that these changes improve the quality of your lives. Stay well and keep riding! □

**Volunteer of the Month
Randall Borchardt**



Behind the scenes, but very valuable in the area of bylaws, State condo laws and case law is Randy. He also serves on the Executive Board, is Area President of Northampton, President of Northampton I, a member of the Advisory Committee, and works with Bob Fogelman on new bylaws for condos.

Not only does he do a wonderful job on anything he does, but also he does it in a timely fashion. The people in Century Village are very fortunate to have this knowledgeable volunteer. Thank you, Randy.

ATTENTION!

Please do not feed raccoons, ducks or feral cats. These animals are not pets. They are wild and get their food from their surroundings.

**See New
Bus Schedule
On Back Page**

MEETING DATES — 2005

OFFICERS	EXEC. BOARD	DELEGATES
Thu Oct 27	Mon Oct 31	Fri Nov 4
Wed Nov 23	Mon Nov 28	Fri Dec 2
Thu Dec 29	Tue Jan 3	Fri Jan 6

Officers' Committee Meetings start at 10:00 am.
Executive Board Meetings start at 1:00 pm.
Delegate Assembly Meetings start at 9:30 am.

Save the Date

On Sunday afternoon, March 19, 2006, we will gather at the Marriott Hotel in West Palm Beach for the UCO 24th Annual Installation Luncheon. You will have a choice of three entrees: London Broil, Chicken, or Fish. Of course, a fabulous dessert will also be served.

The price will be \$35 per person. Once again, we will have the Al Matos Orchestra for your listening and dancing pleasure. Oh, yes, there will be some surprises too.

Mary Patrick Benton, Installation Luncheon Chair

From the Desk of

State Senator
Dave Aronberg



“Slam Spam” Bill Will Protect Floridians from E-Mail Abuse

Imagine being pulled over on your drive home from the grocery store. The officer approaches your car and informs you that you are under arrest for crimes you never committed. This may sound like a bad dream, but due to the increasing number of identity thefts in our country — it is a scary possibility.

While our lives have been simplified and streamlined through remarkable technological advances, so have the misdeeds of criminals. The Internet has created new avenues for those looking to steal identities. In fact, the hijacking of checking accounts over the Internet, is the fastest growing form of identity theft in the country.

In an effort to combat this

growing trend, I have introduced the “Slam Spam” bill (SB 80) which will deter thieves from defrauding Floridians with deceptive e-mails.

Tech savvy criminals steal personal information by sending phony e-mails that link to fake Web sites, or they corrupt computers with programs that capture personal data. An estimated 75 to 150 million fraudulent e-mails are sent everyday. The Federal Bureau of Investigation (FBI) has identified this form of fraud as the “hottest, and most troubling, new scam on the Internet.”

Identity theft costs businesses and consumers over \$50 billion in 2003. Last year, Florida had the sixth highest incidence of identity theft in the nation.

Given the gravity of identity theft infractions, Florida’s current laws — which penalize

such acts with a \$500 civil fine — are clearly inadequate. My “Slam Spam” bill will make violations under current law subject to criminal penalties.

Criminal penalties are needed because civil penalties are simply not working against the fraudulent spammers. Palm Beach County currently generates most of the world’s spam. By giving the courts the authority to impose jail sentences, we are sending a strong message to computer hackers that Florida will no longer tolerate Internet exploitation.

Last session, my **Choice-Point bill** — which passed unanimously — created the most stringent laws safeguarding personal information in the country. The “Slam Spam” bill is the next logical step to protect the personal information of Florida’s consumers.

Our fight against consumer fraud continues! Since the beginning of 2003, my office has assisted in the return of more than \$1.26 million to people who have called about being ripped off. If you have a consumer problem — no matter how large or small — call my Legislative Assistant Paul Copeland at 561-433-2627. □

Citizens On Patrol

By Vol. Major
Evelyn Leibowitz

Are you part of the problem, or are you part of the solution? Do you sit back and complain, or are you one to get out there and do whatever you can to improve a situation? We are in definite need of more individuals who are willing to contribute some of their time to help keep our Village safe. We are aware that there have been burglaries in condos as well as in cars. We sit back and complain that our Village is not as safe as it once was. Remember, our world is not as safe as it once was; things have changed all around us, and we cannot sit back and wait for someone else to do the job. There are many among us who are elderly, or ill, and we cannot expect them to participate; however, there are many who sit back and say “let someone else do it.”

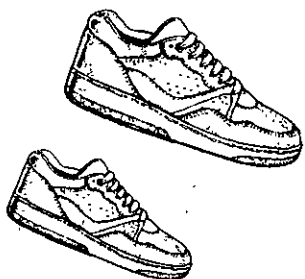
We may not give tickets nor have the power to arrest, but our presence certainly makes a difference. Drivers slow down when they see our car with the flashing lights. Cars stop at stop signs which prevents accidents from happening. People do stop

us and ask for help which we can provide by contacting the gates or calling for a deputy. Some people with bad intentions do walk away when they see our vehicle in the vicinity.

Our car is given to us by the Sheriff’s Office. It should be driven constantly. It should not be left standing waiting for a driver. There are many units trained and ready to go. They are lacking a car. The Sheriff’s Office looks each month at the figures that I submit of how many hours the car is in use and how many people are participating. Our car could be taken from us and given to another unit. I would be happy to help out another unit, but not at our expense. If Golden Lakes, Cypress Lake, and Lakeside Green as well as Palm Beach Colony can do it, so can Century Village. Please make your decision to be a part of the solution. Join us at our next meeting November 10 at the Camden pool office.

If you would like to fill out an application before November, please pick up an application in the UCO Office. I will leave some there, or you can stop one of our drivers and they will have applications in the car. □

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**From the Desk of
Vice President
Jean Dowling**



Clubhouse Update

This week was an exciting week for me as I got to see paint on the right side of the Clubhouse. By the time this paper is out, hopefully, the entire Clubhouse will be painted.

They also started the ceiling grids this week, so the lights will be installed soon.

We are down to the last inspections on drywall and then we will have electrical inspections on the lights.

The primer coat of paint is on one half of the building and the first coat of the finish paint is on is the right side. When we get to this stage, each step shows, so this is an exciting time.

The new scheduled opening is December for all but the theater.

Most of the so-called resident "upgrades" have really been necessary because of the state of the 35-year-old building. Also, note our building permit was not issued until May 12, 2005, which means all of the work on the building has been done in five months. Considering the amount of demolition and slowness of the inspections and retrofitting we had to do, the time frame is not bad.

I met with the piano restorer the other day and we can save the grand piano used in the theater by rebuilding it for \$15,000 rather than having to purchase a new one for \$60,000. Only one upright will go and the four remaining can be redone. Some of these only need to be cleaned. The grand piano was the biggest concern because of the level of our performers. Most of them liked the Yamaha we have, so being able to restore it was good.

We have also been studying light and sound for the theater. My push is to have equal sound all over the theater and a more brightly lit stage.

The architects are finalizing the plans for the portico in front of the building and the traffic flow.

We do have a water problem. In the rear of the building, there is a double wall on the side of the theater where the party

room was added. Water is removed from the Clubhouse roof and party room/card room roof through three pipes between these walls. When there was an abundance of rain recently, the pressure in these pipes caused them to separate and blew out the storm drain lifting up a cement walk outside the wall but within the building causing a flood both in the wall and in the back of the building. It was repaired, but to keep it from happening again we really need to drain from the back of the roofs into a storm drain that will empty into the lake.

In front of the building we need to gutter the front to empty into two storm drains that will empty into the lake. We are getting prices now.

On the good news side, we are still studying TV stations and last week visited Channel 20 and also Wellington. The station in Wellington is closer to what we hope to have. We will start small and add equipment in following years. I very much would like to be broadcasting by the time the Clubhouse opens or soon after.

Just a reminder — anyone in financial need should contact me at 683-9189. All visits or calls are strictly confidential.

As I have told you before, questions about the Clubhouse can be answered by calling me at UCO □

**From the Desk of
Vice President
Sal Bummolo**



Irrigation

This will be the last reminder to those Associations who are still thinking of planting trees or plants. You still have time to do so. The rainy season is still here. We had a good amount of water in September and it looks like it will continue for the months of October and possibly November.

Reclaimed Water Project — as of October, the retrofit project status is as follows:

- Capped off two wells and repiped suction lines to the lake at Wellington.
- Hooked up Oxford 600 to main pump system and capped off well.
- Connected Oxford 400 to main system located at Oxford 600.
- Sent FPL the money to relocate electrical service for two of the relocated pumps.
- Had surveys done at the four new pump locations. This was a permit requirement.

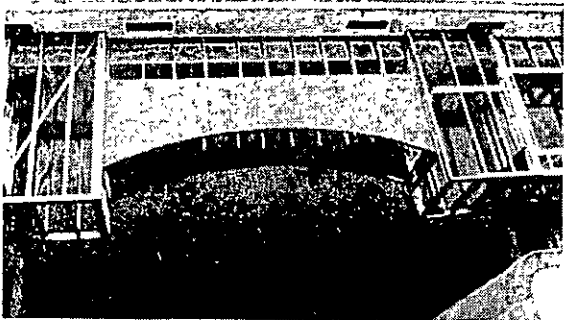
As of this date, the overall status for the complete project is approximately 80% complete.

Reclaimed Water Status — as of October 1, Palm Beach County has not received reclaimed water from the City of West Palm Beach. This is due to the fact that the City's AWT facility is still under construction and is not able to provide reclaimed water. DEP is working with the City to solve some of their problems.

Palm Beach County Water Utilities Department has an alternate plan to construct a reclaimed water treatment production facility at the former Century Village wastewater treatment plant, which is located at the northwest corner of Century Village across from Sussex. This production facility is scheduled to begin construction by February 2006. Completion is scheduled for December 2006.

Beautification: The following trees have been planted on the perimeter road this month: 25 Jacaranda and 35 Green Buttonwood. Irrigation for these new trees has been completed. To date, we have planted a total of 135 trees. □

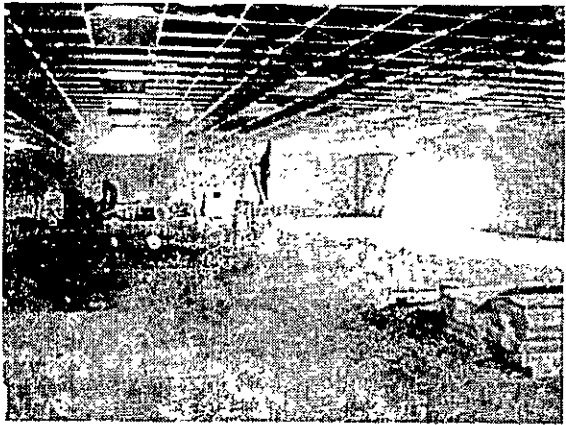
Latest Photos from Clubhouse Construction



Unfinished front of portico.



Party room — reduced size of columns.



Ceiling grid in card room; lights being installed.



Ceramics room

Bus Schedule

By Claire Schneider
Transportation Committee Member

The Transportation Committee is happy to report many improvements in the Bus schedule, which, by the way, appears, on the back page of this Reporter.

Of course, by now all the riders must know that the Shuttle Bus goes to the Emporium Shoppes at Okeechobee and Military Trail (Buds). This is the mini-mall to which most of the Grand Bazaar shops moved. That same Shuttle Bus drives right up to the entrance of the Public Library.

All buses will go around the perimeter road at 11:45 a.m. to drop off riders prior to the drivers' lunch break, so that riders do not have to wait for the 1:00 p.m. bus.

On Sundays only, the #2 bus will do a loop around the perimeter after going through Coventry.



From the Desk of
Vice President
Phyllis Richland



**Left Brain,
Right Brain**

I would like to start this column with a great big thank you for your generosity in answer to my call for donations to the victims of Katrina. The donations of clothing, toys, and money was more than expected. We collected \$2,745 in checks made out to the Red Cross, the Salvation Army, the Jewish Family Services, Habitat for Humanity and United Way. Each one of these organizations was sent a letter of gratitude along with the contributions from you.

I have also suggested that we should have Karaoke on Saturday night in addition to Tuesday until the Clubhouse is operating again. This will give us another night to let go and have a really good time together.

I am asking that if you have surgical appliances to donate, such as walkers, wheelchairs, commodes, crutches, etc., please take them to Goodwill. There are many folks that would be glad to go there to purchase an appliance for a small cost. We have many in our area that are in need and cannot afford to buy them at regular prices because they do not have health insurance or any other way of supplementing the cost.

On a lighter note, a great big thanks goes out to Anshei Sholom for closing the gap due to our lack of live entertainment by presenting really terrific shows each week.

I think it would be fun to clip coupons and share them with our neighbors. So bring in the coupons that you will not use and we will collect them so others can look them

over and maybe use them. Just check to see that there is an expiration date at least a month ahead. Not everyone uses every coupon, but you can never tell who can. Remember, one person's unusable coupon can save someone else a buck.

On Thursday, September 29, real estate tax exemption specialist Tim Beam presented additional exemptions that some of you may be eligible to receive but are not aware of. There are different types of disabilities and the reasons and duration of those disabilities that may make you eligible for additional real estate tax deductions or exemptions. When the Clubhouse is opened and we can use the party room, I am going to have Tim come and speak at a workshop for all of CV that may be able to take advantage of this program. Not just those of you that are disabled, but all seniors have an opportunity to be eligible.

I'm working on a workshop for November that will discuss the new Medicare Part D, which is about the drug program that the government is starting in January 2006. On Friday, November 11, 2005, there will be a workshop with people discussing Medicare Part D at Anshei Sholom at 9:30 a.m. Residents will be able to have all of your questions answered regarding Medicare Part D, which has to do with the new drug program. I have also requested folks that are fluent in Spanish to assist our Hispanic neighbors to attend. At the Transportation Committee meeting, I was asked to find out from Palm Tran Con-

nection, the independence through mobility transport, how we can help those who are handicapped and need transportation, but whose finances are limited, get to where they are going without having to pay. And so here are the answers: You need to register with Palm Tran Connection and prove any one of three criteria in order to be eligible for free transportation: 1) income 2) disability regardless of age and 3) age. In certain circumstances, you may need to prove certain types of disability, you need to prove income, and you need to prove age. You will also need verification from a licensed physician for free ADA para-transit eligibility. Please see me at the UCO Office. I have all the paperwork there. Everything is confidential and all I will do

is give you the paperwork and the rest is between you and your God (or your physician).

If you need any additional information about anything in this column, please contact me at the UCO Office, Monday thru Thursday I am usually there at 9:00 a.m.

I am wishing all of my Jewish friends a happy, sweet and peaceful New Year and all my Christian friends a happy, sweet and peaceful New Year. God bless you all. □

Wish I Said That

By John Saponaro

"And so a few weeks ago, we set out on a sea voyage from Fort Lauderdale, knowing that it would be five days, and roughly 153 meals (included), before we would reach our destination: Fort Lauderdale." Dave Barry

From the Desk of
Commissioner

Jeff Koons



**New Budget, Lower
Tax Rate**

For the eighth straight year, the Board of County Commissioners approved a new budget without raising the millage rate. In fact, this year we lowered the rate to 4.45 mills. Granted, it won't mean very much money per taxpayer — about \$11 for the owner of a \$250,000 home with a \$25,000 homestead exemption. But I look at it this way: We saved taxpayers more than \$6 million by making a series of cuts that won't affect any major projects that need to be started.

The budget includes \$26 million for Scripps construction, \$8.6 million for a centralized fire-rescue dispatch system, nearly \$5 million to expand our main animal shelter and the shelter in Pahokee, and \$1.6 million to renovate South County administrative offices. I agree with some members of the public who spoke during our two budget hearings. They would like to see some opportunity for citizen budget oversight before we get to the public hearing process in September.

Until about two years ago, we had the Joint Committee to Improve County Government Efficiency, which served as our budget oversight committee. It

was phased out because, frankly, our County staff was doing an outstanding job, and there wasn't much for the committee to pick apart. Property values were up, revenues were plentiful, our reserves were strong, and the County was providing the types of services and programs our residents said they wanted — all without raising the millage rate.

Still, some type of oversight and review is good. So, representatives from the business community will be forming an ad hoc committee to sit down with our Administrator and Budget Director during the budget development process in the spring.


We also need better long-range planning to set priorities. Right now, we're trying to do everything for everyone, including financially assisted agencies. It's time we refocused on what our citizens and elected officials want us to do.

Some time early next year, following our economic summit in November, we should have another public meeting to figure out our immediate, intermediate and long-term spending priorities. I invite each and every taxpayer to be involved, ask questions and make suggestions. After all, the budget process doesn't happen just in September — it's a year-round project. □

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UCO Reporter

The official newspaper of Century Village
 24 Camden A, West Palm Beach, FL 33417
 Tel: 561-683-9336 • Fax: 561-683-2830
 Office hours: By appointment

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 Submissions & Articles Please type in
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 Deadlines 7th of each month (call about special problems).
 Visit your Century Village web site: centuryvillagewpb.org

UCO OFFICERS

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

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The Mail Bag



New Plymouth Social

To the women of Plymouth: If you are interested in reactivating the Woman's Social Club of Plymouth, please get in touch with Suzanne Cohen at 686-4241, or at 145 Plymouth S. Looking forward to an immediate and exciting response!

Suzanne Cohen

New Florida Agency

I recently attended a meeting of the AARP Driver Safety Program in Orlando and learned that the State of Florida has started a new agency called "Florida Grand Driver Program."

Not much has been heard about this agency as it only has one employee. One of the purposes of this agency is to encourage and advise seniors how to find and use bus service when they can no longer drive. Part of the plan is to teach seniors how to shop by bus and not have the ice cream melt before they get home, how to find a bus route that will take them where they need to go and how to plan for the amount of time it takes to find the right buses — to get them where they want to go and return. The one person agency was surprised to learn that communities like Century Village West Palm already have a bus system in place when people can no longer drive.

Larry Kall

Karaoke — Setting the Record Straight

I think Ms. Grachow should get her facts straight before writing such a disparaging letter in the September/October issue of the *UCO Reporter*.

- Bo and Marge have been doing karaoke in CV for the last two years, not three years.
- Had Ms. Grachow attended my karaoke sessions in April, she would have known that I asked the audience to give Bo and Marge an ovation for all the pleasure they had brought the residents of Century Village. Also, before Harry left for the summer, I acknowledged him with a big round of applause for bringing karaoke to Century Village.

- How could the people rescue karaoke if there was no one to conduct it?
- The hundreds of people that attended karaoke in season was very commendable, but it is a lot harder to get a huge audience in the summer, when there are days of sweltering heat and most of the residents are up north. As a retired entertainer, I surveyed the plight of the residents and I said why should the people who are here all year round not be allowed to enjoy the same privileges as the seasonal people. So I decided to do something about it. I tried to continue what Bo and Marge started and nothing else.
- Last but not least, I did not write the article that appeared in the *Palm Beach Post*; it was written by Rachel Sauer, an excellent reporter, who never even interviewed me, but instead, interviewed some of the attendees for the information she gathered for her article.

I am sorry that Ms Grachow feels so bitter that she has the need to attack me instead of appreciating the good work done for the residents by Bo, Marge and me. I have done nothing to warrant this attack.

Jack Kasden

Volunteers

In the August-September issue of the *UCO Reporter*, it was noted how much it would cost if we replaced our UCO volunteers with paid employees in the UCO Office. We are not even discussing the other 200 volunteers who fill all the committees that help with the administration of UCO.

When volunteers are mentioned, it has brought to mind that the roles of volunteers may need additional people to bolster committee members as vacancies may occur. One of these areas is the Civilian Observation Patrol (C.O.P.). We use a Sheriff's car to patrol Century Village in three hour shifts — two volunteers in the car. It could be husband and wife or any two people — driver and observer. You pick the day and time.

All C.O.P. volunteers are trained by the Sheriff's Office, sworn in and are under the Workman's Compensation Insurance of the Palm Beach Sheriff's Department.

There are four types of communications available within the car. You do not get out of the car during your shift unless directed to do so by a Sheriff's Deputy. Your only responsibility is to observe and to report. Of course a rest stop is always permissible.

Please, please do not take the attitude of — "Let George or John do it." We definitely need additional volunteers male or female, to patrol our Village 24/7 in order to insure the safety of our residents. Our meetings are held on the sec-

Continued on page 11

24th Annual Installation Luncheon and Dance

I hope you have marked your calendars to reserve Sunday, March 19, 2006. On this day, we will have our Annual Installation Luncheon, which will be our 24th, at the West Palm Beach Marriott. You will have a choice of chicken, fish, or meat as your entree, and you know we always serve a fabulous dessert. The cost for this lovely afternoon is \$35 per person. We will have tables of ten. The Al Matos Orchestra will provide the music. I know you won't want to miss this terrific affair.

Mary Patrick Benton, Luncheon Chair

**New! Alzheimer's Support Group Meets Every Wednesday,
 1:00 pm in the UCO Office, 2102 West Drive,
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**From the Desk of
Vice President
Ed Black**



**It Is Time to Thank
Our Constituents**

Last month, I attempted to thank the volunteers who make the UCO Office work! I am certain that no amount of praise could ever accomplish the level of appreciation the entire Village owes this group of selfless and dedicated workers. They perform as only true altruists could. Putting the good of the Village above their own time and recreation to help anyone whenever requested. Some work one day a week, others two or three, some five days. They expect no pay, for they truly are volunteers. They seek no position or authority, as helping others is enough. Where would we be without them?

I would like to turn to the subject of my article, which is to recognize those Association Officers, our constituents, who come into the Office for information to remedy problems, or to clarify an area of concern. Every Association is truly blessed by the Officers that are willing to serve. Surely, every-

one knows that each Association that fails to maintain a Board will be required to hire a Certified Association Manager, which will radically increase your budget to cover that expense.

Let's prepare to appreciate and validate the enormous undertaking of these brave souls for their willingness to step up to the plate and fulfill the role of leader for all of our Associations. Annual Meetings are approaching, and there is no better time to plan for the presentation of thank you that this year's Officers have earned. This may even remove the contentious approach that often creeps into the meeting, when appreciation should be the order of the day.

Without a doubt, some of our volunteer leaders could do a better job keeping everyone informed. Instead of criticism, why not volunteer to start and write a quarterly Association newsletter? Offer to pitch in to prepare for the notice of meeting and election process. Once you see the process in action,

you will appreciate the work that goes into complying with State Statutes.

Support of your leadership also tends to encourage others to consider volunteering, while being negative tends to discourage volunteers. Today, our Village is blessed with the best-informed talent we have ever elected. If you are uncertain, just ask those who have held positions of leadership in this Village in the past. Ask the former UCO Officers, former Association Officers, Management Companies, even the team at WPRF, if this Village has not attained an even greater level of compliance of State Statutes, because your leaders worked diligently to improve in this area. The job is not done, and we do need good leaders to continue to volunteer, so our improvements and compliance will continue to grow.

Take time to thank your leaders, who freely give of themselves for the common good. Remember, any good deed bestowed on someone will be returned many times over in your life, too.

We, the UCO Officers, would like to thank our Constituents who often return after resolving their issues, to just say thanks! It truly does help encourage the effort we put into our work to satisfy you! A **thank you** is one terrific way of hearing that we have helped. □

**George
Loewenstein, CPA
Treasurer**



**The Piggy Bank
Has Landed
(\$1.74)**

By George Loewenstein

UCO's budget for 2006 has now been approved. It is a shame that not enough Delegates were at the meeting to constitute a quorum and so, instead of 309 Condo Associations voting on the budget, the budget was passed by the Officers of UCO and the 28 Member Executive Board. It is very important for each Association to be represented at the Delegate Meetings, either by the President or an appointed Delegate. If both are unavailable, a new alternate should be appointed. UCO will provide a specific form to be completed to give this person the right to vote.

There will be an overall reduction of \$1.74 per unit, per month, in the dues paid to UCO. Some have asked me why the vote on the budget cannot be done in November or December, when the snowbirds return. The answer is that until UCO's budget is passed, the maintenance companies can't prepare the budget for the Condo Associations so that the individual condo budgets can be studied and voted upon prior to December 31. The maintenance companies also need time to print up new coupons.

As I have stated many times, my term as Treasurer expires in March, and I will not seek reelection to that office. We are actively seeking a candidate to run for the office of Treasurer. If we can't find anyone to volunteer, we will have to hire someone and have provided \$50,000 in the budget for that eventuality. With payroll taxes, the cost would be at least \$56,000 or \$7.13 per unit. It must be stated here that I have served without any compensation. I'd like to believe that among the 14,000 residents, there must be another accountant, civic-minded enough to save each unit owner \$7.13. Would that person please contact me at the UCO Office? Since the Nominating Committee meets in November, time is running short for you to submit your qualifications.

Lastly, I'd like to inform everyone who itemizes their deductions on their income tax returns that charitable donations made between August 8 and December 31, 2005, can be deducted at 100% and are not subject to a 3% limitation. IRA withdrawals can be used for the donations since the amount from the IRA will be offset by the charitable deduction 100%. Additional deductions may be available, so check with your tax advisor. □

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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Notes to Newcomers

Dot Loewenstein



Slow Learner

By now, you all probably know that I'm a very slow learner. But once I learn, I can teach others. With that in mind, I'd like to share something I just learned this week. Perhaps you'll find it useful, or maybe I'm the last one to find out about it.

During last year's hurricanes, when water came rushing into our unit, I placed all our big bath towels at the edge of the door. Sure enough, they soaked up the (dirty) water, and then had to be laundered so they could be used again when the next hurricane came. This was heavy, tiring work.

Recently, *The Palm Beach Post* had an article asking people to share their hurricane experiences, and one of them hit me — right between the eyes 'Don't use towels — use newspaper. But wait, not sheets of paper you make log rolls. As I attempted to do this, the first few couldn't be sealed with tape because I was rolling from the wrong end of the paper. (I told you I'm a slow learner.)

So, as you finish reading your daily or weekly paper, separate the sections, which are usually only eight pages, and start rolling up the eight (together), starting at the bottom and top edges. This will

give you a lumpy end to which you can attach tape. Save these logs for the next sudden afternoon shower, place them at the edge of your unfinished patio and let them soak up the rain — the rest of your patio will remain dry!

Next day, pick up the wet logs and toss them. Now start all over again, rolling. If you don't subscribe, take your neighbors' papers from the recycle bin — this is really recycling!

How I Beat the Computer!

Back in June, it was my opportunity to prepare the invoices for our advertisers at the *UCO Reporter*. Being a pretty fair person and willing to try again and again, I didn't give up the first time the program didn't do what I wanted. But by the third attempt, I phoned our computer programmer vacationing up in New York State, who very kindly told me it was "no big problem — just click on B6@CHOOSE." That certainly cleared things up, didn't it?

Well, after a few more efforts, I decided it was time to go home. Now, readers who don't use computers, let me explain there are very few tricks I know, but one is that in order to close a file, you

click on the big X in the top right corner. Proudly, I did that, and the machine had the nerve to display a very large message. "Will Not Shut Down." Wow! I never had that happen before! But I was aware of an alternate method for shutting down the program, so I did that next (start at lower left, cursor to shut down). Again, the computer presented me with the same, large, message: "Will Not Shut Down." Now, I was losing my patience and began talking back to the sassy thing. "No one tells me 'will not'" and I used the ultimate trick (control, alternate, delete) — the heck with the consequences, because this usually means losing all data. Son of a gun — once more. "Will Not Shut Down." OK, that did it — I pulled the plug!

And then...memories of early sci-fi movies came to mind — machines that wouldn't stop, even if the plug was pulled; machines that talked back; and machines that would take revenge! Well, I'm glad to report that when I returned to use it again a month later, I had figured out a way to prevent it from getting even with me. I simply told it the month was April — the dumb thing forgot about what happened in June and treated me kindly. So there! □

Visit Our Century Village Web Site
centuryvillagewpb.org

Security

Kurt Weiss



Fences: The Security Committee, in its session on October 7, 2005, was given and passed a number of proposals for the repair of fences. These repairs, when carried out, should address all improvements necessary to make our Village as secure as possible.

Lights: C.O.P., as well as our Security Officers (Rovers), will bring to my attention instances where street lights are out and need to be replaced. I also requested to bring to my attention areas which are dangerously dark, due to the absence of light installations.

Signs: Quite a number of signs, especially on our main thoroughfare, have faded and need to be replaced. Again, I asked our C.O.P. to bring these to my attention and I instructed our Rovers to do likewise.

Sheriff: Lately, there were cases when our Security Officers at the gates legally refused entry to people and Sheriff Deputies were called in and overrode our personnel. Henceforth, this will no longer be the case. Sheriff Deputies will not countermand decisions by our Security Officers when they legally refuse entry to people who have no right to enter Century Village.

The last few weeks, we had reduced activities by Sheriff Deputies in our Village due to a large amount of illness in their ranks. I have been assured that in the following months, we will again have numerous "visits" by Deputies to assure that our residents adhere to traffic regulations. Please, see details in the Sheriff's column about security edging on the windshield of your car.

Meetings: On October 31 and November 21, 2005, Area Presidents have been invited to meetings to discuss security in all its aspects. I am interested in hearing suggestions on how to improve security by possibly changing current systems, or by introducing new ones. Participants should feel free to give me the benefit of their opinions, to criticize and to suggest alternatives.

C.O.P.: Last, but certainly not least, I once again wish to "entice" you to volunteer for duty with C.O.P. It is most important that we be able to have C.O.P. patrols during the entire night. The costly alternative would be additional salaried Security personnel and another Rover car. This would most certainly increase our needs for additional budgeting and raising our monthly payments.

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September Incident Reports

Analyzed by
Dot Loewenstein

Let's start with broken gate arms — eight this month. The guards are now using the phrase "as usual" when reporting them. By now, everyone should understand how the gates work, but in case you have just returned from the moon, I'll try to explain it again:

There are speed bumps and a sign saying "stop here." Be sure the gate arm has gone down after the car in front of you went through — do not attempt to tailgate. There is a period of only eight seconds for the car in front of you to go through — not enough time for two cars, OK? Now, "your" gate arm has been raised, and you have eight seconds to pass through. No problem!

Finally, in case you have the misfortune of breaking a gate arm, you have two choices: (1) stop, give your info to the guard, you'll be billed \$30. (2) hit and run, will be \$80

Abuse of guards was down to three, and two of these were by outside contractors — this appears to mean that our residents and their guests have now become polite and courteous. A pedestrian, not walking on the sidewalk, was hit by a gate arm, but unhurt. One auto hit a building, another hit a maintenance cart; there was one case of reckless driving, one stolen bike, and two missing residents

Resident Welfare seems to be a big part of the job for our Security Officers. Frequent phone calls come from family and friends when they are unable to reach the resident. When investigated, our guards found one resident asleep, and one dead. Another resident was hit by a car outside the gate, dead on arrival at the hospital.

A few residents were lost and couldn't find their way home. Another was waiting for a bus at 4 a.m., two left their doors unlocked, but no intruders were found. Yet another asked a guard to remove the person "sitting in that chair" which was empty. Finally there was a complaint of others in the building harassing one resident, who has al-

If you notice someone in your building appears to be "dim cap," please inform the UCO Office so proper steps can be taken to notify responsible parties about the situation. Even if your building President has a name and address for next-of-kin, the strength of UCO may result ready been identified as "dim cap" (diminished capacity). These people should not be living alone, in my opinion.

in action being taken more quickly.

On a lighter note, we have someone who is unhappy with the way the air conditioning unit works, and has called Security at least twice to have them adjust it. Although cookies were offered as a way of saying thanks, this is like crying "wolf" and taking emergency workers away from a real crisis where a life could be at stake.

If the person whose AC is too cold reads this, I beg you to find someone else, other than our Security force, to fix your unit. □





Computer Club
C Szepesi

The next meetings of the Century Village Computer Club will be held on November 3 and 17, 2005, 2:30 p.m. at the Anshei Sholom Temple. The meetings consist of a Q&A session, a business meeting, and a 50/50 drawing, with two winners.

All meetings will be held at the Temple, until further notice, on the first and third Thursday of the month. Call Carole at 688-8010, Monday through Friday, between 11:00 a.m. and 7:00 p.m. for further information.

Call Security in an Emergency
689-0432

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Marion Redfearn

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Insurance

Continued from page 1

that run inside the "unit" and serves more than one unit would be common elements and insured by the Association. We have had one Court ruling by Judge Hafele on this issue of what is a "unit" and what is a "common element" at Century Village. Judge Hafele recognized that interior partitions are not common elements but any pipe or wire within that partition that serves more than one unit is a "common element." A unit owner has the duty to insure his "unit." The Association has the duty to insure anything that is not part of the "unit," i.e., the common elements and water and electrical service outside the unit.

A typical Century Village building is a concrete perimeter structure with four units on the first floor and another four units on the second floor. The four units have a common studded drywall between them and studded drywall interior partitions. The floors are separated by wood trusses. Numerous piping and electrical utility services are located throughout these partitions, some of which serve more than one unit, and some of which serve just one unit.

If a common element water pipe breaks and the Association must destructively remove fixtures inside the unit (cabinets, tile or a mirror) to make the common element repair, who pays for the damaged fixture? The Association's duty is to repair the common element and restore the unit as it was originally built. The damaged fixtures should be covered by the unit owner's homeowners insurance.

Once again we remind you of the importance of carrying Home Owners Insurance by the unit owners. There are cases of thousands of dollars in damages to apartments with no insurance to cover it. One of the outcomes is that the owners are looking for excuses to sue everybody including the Associations.

In addition, we enclose a form that enables the Association to contact the Water Utility Office directly and shut down the main water valve on the unit owner's behalf. The unit owner should sign both parts, one to be sent to the water company and the other for the Association records. As we all know, this prevents massive water damage. □

DATE _____ Send this part to the water utility department
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 9045 JOG RD
 BOYNTON BEACH FL 33437
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 CONTACT YOU FOR SHUTTING OR OPENING THE WATER METER VALVE/FAUCET. I
 I / WE ARE AWARE THAT I / WE WILL BE BILLED ACCORDINGLY
 THANK YOU.
 SIGNATURE _____

cut-----cut-----cut
Keep this part for your records
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 TO
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 BOYNTON BEACH FL 33437
 DEAR SIR / MADAM
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 CONTACT YOU FOR SHUTTING OR OPENING THE WATER METER VALVE/FAUCET.
 I / WE ARE AWARE THAT I / WE WILL BE BILLED ACCORDINGLY
 THANK YOU
 SIGNATURE _____

_____ CONDO ASSOCIATION INC.
 HOME OWNERS INSURANCE SURVEY - DATE: _____
 NAME _____ APARTMENT # _____
 NAME OF INSURANCE COMPANY: _____
 POLICY #: _____
 EFFECTIVE DATE, FROM _____ TO _____
 AMOUNT OF COVERAGE (SUM INSURED) ON
 "DWELLING" (BUILDING) \$ _____
 ANY LIEN ON THE POLICY (MORTGAGE, BANK ETC) YES _____ NO _____

_____ CONDO ASSOCIATION INC.
 HOME OWNERS INSURANCE SURVEY - DATE: _____
 NAME _____ APARTMENT # _____
 NAME OF INSURANCE COMPANY: _____
 POLICY #: _____
 EFFECTIVE DATE, FROM _____ TO _____
 AMOUNT OF COVERAGE (SUM INSURED) ON
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 MOST INSURANCES ACCEPTED

Helpful Hints

By Larry Kall

Village Mutual Service, Inc.

A couple of years ago I wrote an article about "How to stop a leaky toilet" and several people told me that they used the suggestions and found them helpful. I went back through my old records to see if I could find it so I could repeat it only to discover it was located in a computer that was hit by lightning and the hard drive was melted. So here goes.

Under the toilet tank, usually on the left hand side will be a shut off valve. Just turn the valve clockwise to the right until the water shuts off and get the toilet serviced to find the cause of the leak or to keep it from running. Sounds easy, right? What usually happens is

that the valve will not turn as it is "frozen" or rusted in place. Sometimes spraying something like WD40 will free up the valve so it will turn. Sometimes not. Next step —carefully remove the lid from the toilet tank and place the lid carefully on something solid like a sink counter. If the lid breaks, there is little chance that you can find a lid to fit the tank and at the very least you will have to buy a new tank with a lid. Look inside the tank to see if there is a large metal or plastic ball near the top. If so, pull the ball upward until the water shuts off. If this stops the water you can prop up the ball with a ruler or stick to keep the water off. If you do not see a big ball, look on the left side of the tank and there will be a valve called a "ballcock." Connected to the

The Mail Bag

Continued from page 6
 on Thursday of the month, 10:00 a.m. at the UCO Reporter office at the Camden pool. Refreshments are served. Our next meeting will be on Thursday, November 10.

So c'mon you couch potatoes. This is your opportunity to get out of the house and to do good work for your community without too much effort on your part.

Bob Fogelman

"I love the idea that a 50-year-old guy seems too young."
 Steve Kelley

round plastic ring that you can pull upward and the water will shut off. Again, you will have to prop up this plastic ring with a ruler or stick to keep it in the upward position. Get the toilet serviced to fix the problem.

If the problem is water leaking around the base of the toilet, do not use the toilet until the seal is replaced. To replace the seal, the toilet will have to be removed, new seal installed, and the toilet reset. □

SECURITY GUARD FOR MONTH OF OCT 2005



Letha Anderson

CHECK YOUR SMOKE DETECTOR BATTERY; PUT IN A NEW ONE EVERY SIX MONTHS

TELEMARKETING ALERT

Telemarketing will be allowed to contact cellphone owners by the end of this month. Such calls, if you pick up the phone, will be charged to the cellphone owner's expense. This can be prevented by calling 1-888-382-1222 before 10/31.

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Canterbury C - furn, 1st fl, clean, "shower stall"	55,000	Canterbury A - 1st fl, furn, clean, shows well	63,000
Sussex H - 2nd fl, unfurn, clean	52,000	Bed E - 1st fl, cor, furn	67,000
Berkshire A - 2nd fl, furn, wtrvu	55,000	2 BEDROOM 1 BATH	
Canterbury A - 2nd fl, furn, move in	55,000	2 BEDROOM 1-1/2 BATH	
Salisbury A - 2nd fl, furn, move in, Haverhill gate	60,000	Coventry D - 2nd fl, furn, upgraded, very nice	86,500
Kent C - 2nd fl, furn, beaut wtrvu, lift	63,000	DELUXE	
Sussex I - 2nd fl, furn, beaut, renovated, walk in	63,000	1 BEDROOM 1-1/2 BATH	
1 BEDROOM 1-1/2 BATH		Dover C - 4th fl, beautiful lake vu, lg patio, unfurn	75,000
Windsor P - 2nd fl, cor, furn	62,000	Dover C - 1st fl, unfurn, beaut wtrvu	75,000
Bedford D - furn, 2nd fl, cor, near pool	68,000	2 BEDROOM 2 BATH	
Bedford E - 2nd fl, furn	69,900	YES WE HAVE RENTALS	

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Golf Course Advisory Council Interim Report

By Kurt Weiss

The Advisory Council was created by Pres. Bob Marshall to deal with any new developments regarding possible changes in the zoning of the golf course, which would enable a developer to build multiple housing units there.

The Advisory Council is, as noted in the title: **Advisory** and any developments deemed worthy of future consideration has to be brought to Pres. Marshall's attention and through him to the Officers Committee, the Executive Board, and finally, the Delegate Assembly, the only decision making body of UCO.

Let me relate what transpired since the subject of the golf course was dealt with last in the Delegate Assembly.

Various suggestions reached us via the attorney, representing D.R. Horton, the developer. Horton negotiated with the current owner to possibly purchase the golf course for the purpose of applying for a zoning change which would enable the building of a multiunit housing community

One of their suggestions was to deed to UCO about 31 acres of the 70 acre golf course. They offered to build a nine hole golf course on the area deeded to us.

I met with members of the golf club — male and female — and the unanimous opinion that such a mini-golf course is not feasible.

I consequently informed Horton's attorney that his proposal had no merit.

They then came back with an offer to deed UCO the same 31 acres. They would plant a park/garden there at a cost to them of up to \$1,000,000 and would pay UCO \$250,000 up front for the first year for maintenance. They would build a wall, not a fence, eight feet high between the deeded area and the rest of the parcel. On the balance, they would build 300 units (units, not buildings).

The question then was raised whether Horton is really about to purchase the golf course. The response was that they would, if they can come to a compromise with us before deciding to purchase.

I rejected this and made it clear that henceforth we shall deal only with whoever owns the golf course, be it Horton, or the current owner or who-

ever else becomes the owner. There is no room for preconceived compromises on which a possible purchaser might make his decision.

If Horton indeed drops out, we then either have to deal with the current owner or whomever he finds to take Horton's place.

As things stand now, we do not have to make any decisions. We have to sit back and observe future developments.

The problem will not disappear and will not become less problematic as time passes. We all had better realize that this may well be a headache for years to come.

I shall keep you informed whether and when there are any new developments. □

DR. HOME

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I love the fact that Mom is so close to us. **Prosperity Oaks** is conveniently located in Palm Beach Gardens, right off of PGA Blvd. And her apartment and most services are included in one monthly rate with no large upfront endowment fee.

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From the Palm Beach County Sheriff's Office
By D.S. Buchanan, Dist. 3
The Problem of Financial Crimes Against the Elderly

Financial crimes against the elderly fall under two general categories: fraud committed by strangers, and financial exploitation by relatives and caregivers.

Fraud Committed by Strangers

Fraud generally involves deliberately deceiving the victim with the promise of goods, services, or other benefits that are nonexistent, unnecessary, never intended to be provided, or grossly misrepresented. There are hundreds of frauds, but offenders generally use a small subset of these against the elderly. The frauds typically occur within a few interactions.

- They are as follows:
- **Prizes and sweepstakes.** These frauds generally involve informing the victim that he or she could win, or has already won a "valuable" prize or a lot of money.

The victim is required to send in money to cover taxes, shipping, or processing fees. The prize may never be delivered or, if so, is usually costume jewelry or cheap electronic equipment worth less than the money paid to retrieve it.

- **Investments.** Because many seniors live on fixed incomes, they often want to increase the value of their estate and ensure they have sufficient funds to meet basic needs. In investment scams, offenders persuade the elderly to invest in precious gems, real estate, annuities, or stocks and bonds by promising unrealistically high rates of returns. The investments often consist of fake gemstones, uninhabitable property, or shares in nonexistent or unprofitable company.

- **Charity contributions.** Playing on some seniors' desire to help others, offenders solicit donations to nonexistent charities or religious organizations, often using sweepstakes or raffles to do so.


- **Home and automobile repairs.** Offenders may recommend an array of fraudulent "emergency" home repairs, often requiring an advanced deposit. They may subsequently fail to do any work at all, start but not finish the work, or do substandard work that requires correction. Common frauds include roof repairs, driveway resurfacing, waterproofing, and pest control. The offenders are often transient, moving among neighborhoods, cities, and even states. Dishonest auto mechanics may falsely inform customers that certain repairs are needed, or they may bill for services or repairs that were not requested or were not complete.
- **Loans and mortgages.** Seniors may experience cash flow shortages in the face of needed medical care or home repairs. Predatory lenders may provide loans with exorbitant interest rates, hidden fees, and repayment schedules far exceeding the elderly persons means, often at the risk of their home, which has been used as collateral.

Continued on page 16.

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COME VISIT
VILLAGE MUTUAL SERVICE, INC.

Because our new offices in the Sinai Medical Center in the Village are not ready, we plan to have a temporary office set up in the lobby of the Medical Center for several days in November and December for the convenience of our customers.

THE DATES ARE

November 9, 2005, November 16, 2005, November 23, 2005, December 7, 2005 and December 14, 2005. The office will be open from 9A.M. to Noon on each of the five Wednesdays. As most of you know we are working out of a temporary office at Wright-Superior and are anxious to return to the Village and we can be reached at our usual phone number 689-8550.

If you are not familiar with the Sinai Medical Facility or the Village Pharmacy this is your opportunity to find out more about what they have to offer Century Village Residents.

Village Mutual has been assisting Village residents with their Air Conditioning, Refrigerator, Range, Hot Water Heater, Dishwasher, Garbage Disposal, Plumbing and Electric problems for 35 years and plan to continue helping residents for many years to come. Many other companies have come and gone but we are still here so we must be doing something right.

For more information about our service, please stop by on the special dates or phone our office at 689-8550 and speak with Hilda or Dee.

VILLAGE MUTUAL SERVICE, INC.
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AARP/IRS Tax Aide Program

In order to serve the residents of Century Village in the filing of their 2005 Federal and State Income Tax Forms, we need volunteers to work with us to help prepare the tax forms. We need new people and our former volunteers to once again make themselves available. To those other residents that can operate a computer, we need you badly. Training is one to two days. We supply all equipment. All you need is your fingers and knowledge.

Taxes this year will be done in the Okeechobee Library on Tuesdays, Thursdays and Saturdays. You will receive a slight remuneration to reimburse you for your travel expense.

Please call me at 471-9247 today. You will be doing a service to your neighbor that cannot afford to pay a paid preparer to file their tax return.

*Leonard Lipofsky,
District Coordinator*

Wish I Said That

By John Saponaro

"A radio shrink? They're only good for people with problems that fit between the commercials." *from the movie Mannequin*

From the PBSO

Continued from page 14

- **Confidence games.** These frauds generally do not involve a product or service; instead, they include a broad array of deceitful scenarios to get cash from the elderly. The offenders may pretend to be in a position of authority (e.g., a bank examiner), or otherwise trustworthy, concocting a story to get the victim to hand over cash, then disappearing. For example the perpetrators of "lottery scams" claim to have won the lottery but to have no bank account in which to deposit the winnings. The offender promises the victim a premium in exchange for the use of his or her account. After the victim makes a "good faith" payment to the offender, the victim never hears from the offender again. In addition to variations in the type of product or service offered, frauds vary widely in the means used to commit them.
- **Telemarketing.** Offenders call people at home, using high-pressure tactics to solicit money for fraudulent investments, insurance policies, travel packages, chari-

ties, and sweepstakes. Fraudulent telemarketing operations are designed to limit the benefit to the customer while maximizing the profit for the telemarketer and for the highly efficient contact of a lot of

- **Mail.** Fraudulent prize and sweepstakes operations often mail materials to a wide audience, relying on potential victims to "self-select" by returning a postcard or calling to indicate their interest. The mailings often look official, use extensive personalization (e.g., repeating the recipient's name in the text), include claims of authenticity, have contradictory content or "double-talk," and make a seemingly low-key request for the recipient to submit a small fee.
- **Face-to-face contact** Some frauds involving products and services (e.g., home and auto repairs) require face-to-face contact at either the victim's home or a business. Alternatively, a scammer gains entry to the victim's home by posing as a utility worker and distracts the victim while an accomplice burglarizes the home.

- **Health, funeral, and life insurance.** Many seniors are concerned about having the funds to pay for needed medical care or a proper burial, or to bequeath to loved ones upon death. Unscrupulous salespeople take advantage of these concerns by selling the elderly policies that duplicate existing coverage, do not provide the coverage promised, or are altogether bogus.
- **Health remedies.** The elderly often have health problems that require treatment. Preying on the vulnerability, offenders market a number of ineffective remedies, promising "miracle cures." Unfortunately, given this false hope, many seniors delay needed treatment, and their health deteriorates further.
- **Travel.** -Compared with younger adults, seniors often have more leisure time and are attracted to low-cost travel packages. However, many of these packages cost far more than market rates, provide substandard accommodations, or do not provide the promised services.

Successful frauds share common elements. The offenders gain trust and confidence through their charisma, by using a business name similar to that of a well-established organization, or by communicating a concern for the elder's well-being. They create the impression that the elder has been "chosen" or is "lucky" to receive the offer, and that such offers are rare. They encourage their victims to make an immediate decision or commitment to purchase products or services, which effectively limits the opportunity for consultation with others. Further, since the "special" offers are available to only a select group of customers, the offenders ask the victims to be discreet and not discuss the details, shrouding the transaction in secrecy and decreasing the chance of discovery by a family member, neighbor, or other concerned party. The frauds occur quickly, with little risk of exposure. □

Wish I Said That

By John Saponaro

"I fear all we have done is to awaken a sleeping giant and fill him with a terrible resolve." *from the movie Tora! Tora! Tora!*

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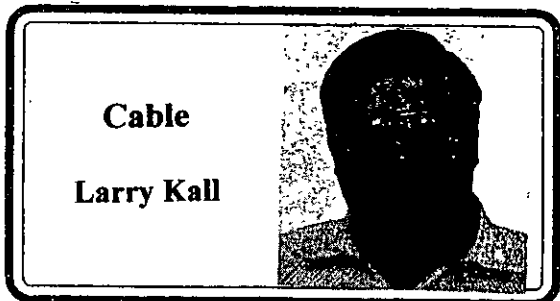
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COME & SEE ABOUT OUR OCT SPECIAL BONUS DAYS EVERY DAY OF THE WEEK
Come in and be playing before 10:15am for a chance to SPIN TO WIN
Come join us on Oct 29th for our HALLOWEEN PARTY. A SPECIAL DRAWING HELD @ 2pm & 8pm FOR BEST MASK & BEST COSTUME. Prizes drawn every half hour. Entries will be given out at Check-In Beginning Oct 22nd (must be present to win).
Live music with Ed Slater on Saturday, 11am to 3pm
and also Tuesdays, 5pm to 9pm



It's a Done Deal

Our new improved contract with Adelphia has been signed by both UCO and Adelphia, and will go into effect on January 1, 2006, and will be for a five year period ending December 31, 2010. As of January 1, 2006, we will receive our normal channels, plus three HBO channels: HBO 1 on Channel 27, HBO 2 on Channel 28, and HBO Signature on Channel 29. We expect Adelphia to unscramble these three channels at 12:10 a.m. on January 1, 2006, so no special converter is necessary.

What we will not know until Adelphia puts the service in place is whether Adelphia will unscramble all 14 HBO channels or just the three we are getting. If they unscramble all the channels, you might be able to receive

the remaining 11, if you have a digital converter box from Adelphia for some other purpose like Showtime, Starz, etc. We just have to wait to see what they do. If you presently have the HBO package from Adelphia, you will have the option to cancel the service and return the converter box or use the converter box for some other premium package. If Adelphia unscrambles all the HBO channels, you can opt to keep the converter box for about \$5.50 per month and get the remaining HBO channels. We will just have to wait and see what Adelphia does

As most of you have read, Comcast will assume ownership of Adelphia some time in 2006 and we expect the change to cause no problems for us as several of the people now at Adelphia came from

former Comcast operations in the area and the two companies are in contact with each other. The government has moved the conversion date to high definition TV from 2006 to 2010, so this will give us time to find out more about how the conversion will work. From what we have learned so far, this will only affect people who get TV signals directly from the airways, not by cable.

On Monday afternoon, October 3, there was a cable outage in the Village as a result of a major cable being cut near 1-95 and PGA Boulevard. The area from West Palm to Hobe Sound was affected with both TV and Internet service being out. Repair of the cable required many hours of repair and service and was not restored until Tuesday afternoon, October 4. □

Wish I Said That

By John Saponaro

"A person can lose a lot of things. He can lose his soul. He can lose his life. But I've always said the worst thing a man can lose is his teeth. It's true, I should know."

from the movie
Novocaine

Sermons of Interest

By Bob Fogelman
Second of Three Parts

At least 85-95% of our present unit owners have come down to Century Village after 1969-75. Did they all receive the original, developer documents from 1969-71? The answer is most likely no. Once the condominiums were turned over to the Associations, the parts of the documents that pertained to the developer were no longer valid and they needed to be removed from a new set of documents.

During the 1980s, many Associations made amendments in a helter-skelter manner. This prompted UCO, in the 1990s, to request our attorney, Rod Tennyson, to formulate a new set of up-to-date documents for each Association, together with new amendments, as requested by individual Associations. The birth of new condominium documents was about 1990, which included many new amendments. Ever forging ahead, these documents were revised in 1999. Hundreds of these documents have been provided to our condomini-

ums. Please do not get the idea that the attorney, who registers the new documents and amendments with the Palm Beach County Clerk's Office, does all this without a fee. And, when UCO has a copy Xeroxed by a company so that each and every unit owner receives a copy, there is also a fee. All fees are paid by the Association.

Time marches on and so do new rules and regulations as promulgated by our State Legislature and enforced by our State Bureau of Condominiums. Thus, many of your amendments must be revised, rescinded, modified and re-recorded in the County Clerk's Office. So please, come into the UCO Office with your documents and amendments. Let's talk, OK?

Your Rights and Obligations as an Owner of a Condominium

- Right of access to the Association's books and records
- Right to obtain copies of the condominium documents
- Right to year-end financial reports
- Right to attend and speak at Board of Directors' meetings

WPRF INC. -RESIDENTS RESERVE ACCOUNT

DATE	ABATEMENT	INTEREST	TOTAL	CHARGES	BALANCE	
8/31/2004					328,200.00	Beginning Surplus
9/30/2004	530,527.60	194.43	530,722.03		858,922.03	
10/31/2004	530,527.60	305.96	530,833.56		1,389,755.59	
11/30/2004	530,527.60	223.21	530,750.81		1,920,506.40	
11/2/2004		0.00		13,180.00	1,907,326.40	Electronic Clubhouse Doors
11/2/2004		0.00			1,907,326.40	
12/31/2004	530,527.60	338.04	530,865.64		2,438,192.04	
12/31/2004		0.00		224,000.00	2,214,192.04	Payment of insurance deductible
1/5/2005		0.00		7,036.73	2,207,155.31	1/3 Cost of Roof for Locker Rm & Pool Pump Rm
1/5/2005	530,527.60		530,527.60		2,737,682.91	
1/18/2005		0.00		9,399.00	2,728,283.91	1/3 Cost of Roof for Card Room
		1,872.26	1,872.26		2,730,156.17	
2/1/2005	530,527.60		530,527.60		3,260,683.77	
2/16/2005		0.00		30,000.00	3,230,683.77	7 Tree Removal on Picnic Island
2/22/2005		0.00		18,618.50	3,212,065.27	25% Deposit on Cooling Tower
3/1/2005		0.00		300,000.00	2,912,065.27	Part Payment on Residents Extra
3/1/2005		0.00		7,295.97	2,904,769.30	Add, 1/3 on Roof for Lkr Rm & Pool Pump Rm
3/1/2005		0.00		3,409.00	2,901,360.30	1/3 Cost of Roof Repairs for Chiller
3/8/2005		0.00		2,948.85	2,898,411.45	1/3 Repair of Roof for Locker Room
3/8/2005		0.00		2,225.00	2,896,186.45	1/3 Repair of Roof for Locker Room (Engineer)
		2,419.01	2,419.01		2,898,605.46	
		3,963.12	3,963.12		2,902,568.58	
	530,527.60		530,527.60		3,433,096.18	
4/1/2005	541,524.07	4,433.74	545,957.81		3,979,053.99	
4/1/2005		0.00		3443.27	3,975,610.72	Add, 1/3 on Roof for Lkr. Rm & Pool Pump Rm
5/1/2005	541,524.07	4,085.44	545,609.51		4,521,220.23	
6/1/2005	541,524.07		541,524.07		5,062,744.30	
6/7/2005		0.00		975,668.00	4,087,076.30	Add'L Payment on Residents Extra
6/27/2005		0.00		973.33	4,086,102.97	Card Room
		4,179.62	4,179.62		4,090,282.59	
7/1/2005	541,524.07		541,524.07		4,631,806.66	
7/19/2005		0.00		530,732.89	4,101,073.77	Add'L Payment on Residents Extra
		0.00		48,408.10	4,052,665.67	Progress Payment on Cooling Tower
7/29/2005		0.00		127,278.00	3,925,387.67	Add'L Payment on Residents Extra
		0.00		13,523.05	3,911,864.62	50% Deposit on Cameras for new ID System
7/31/2005		7529.15	7,529.15		3,919,393.77	
TOTALS	5,879,789.48	29,543.98		2,318,139.69		

SUMMARY OF EXPENDITURES

13,180.00	Electric Club House Doors
224,000.00	Insurance Deductible
22,949.82	Locker Room & Pump Room Roof
10,372.33	Card Room Roof
30,000.00	Tree Removal on Picnic Island
67,026.60	Cooling Tower
3,409.00	Chiller Roof
13,523.05	Cameras & New ID System
1,933,678.89	Resident's Extras
2,318,139.69	

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We're Here Ready To Serve YOU!*



Dr. Ron Peterson
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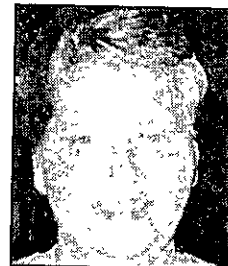
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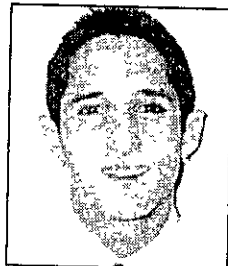
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Random Ramblings

Robert Fogelman



For All You Lexophiles

(Lovers of Words)

- A bicycle can't stand alone because it is two-tired.
- What's the definition of a will? (It's a dead give-away.)
- Time flies like an arrow. Fruit flies like a banana.
- A backward poet writes inverse.
- In democracy it's your vote that counts; in feudalism it's your count that votes.
- She had a boyfriend with a wooden leg, but broke it off
- A chicken crossing the road is poultry in motion.
- If you don't pay your exorcist you get repossessed
- With her marriage she got a new name and a dress.
- Show me a piano falling

- down a mine shaft and I'll show you A-flat minor.
- When a clock is hungry it goes back four seconds.
- The man who fell into an upholstery machine is fully recovered.
- A grenade thrown into a kitchen in France would result in Linoleum Blown-apart.
- You feel stuck with your debt if you can't budge it.
- Local Area Network in Australia: the LAN down under.
- He often broke into song because he couldn't find the key.
- Every calendar's days are numbered.
- A lot of money is tainted: 'taint yours and 'taint mine.
- A boiled egg in the morning is hard to beat
- He had a photographic

- memory which was never developed.
- A plateau is a high form of flattery.
- The short fortune teller who escaped from prison was a small medium at large.
- Those who get too big for their britches will be exposed in the end.
- When you've seen one shopping center you've seen a mall.
- Those who jump off a Paris bridge are in Seine.
- When an actress saw her first strands of gray hair she thought she'd dye.
- Bakers trade bread recipes on a knead to know basis.
- Santa's helpers are subordinate Clauses.
- Marathon runners with bad footwear suffer the agony of defeat.

From the Internet

Time for a Holiday

The summer is gone. Autumn is here and gradually our weather will turn cooler. The last part of the year always brings to mind — holidays. Whether it's Holy Days, Memorial Day, Columbus Day, Halloween, Veterans Day, Thanksgiving, Hanukkah, Christmas, New Year's Day, Presidents Day, Valentine's Day, Groundhogs Day, Mothers Day, or Fathers Day, it is time for our visitors — family or friends — to spend a holiday with us in Century Village. After all, this is the land of sunshine. The welcome sign is out in full force.

Personally, I'm getting a little weary of traveling up to the northeast, although some people travel to California each year. For me, my future expression is — "C'mon Down."

For years and years, every one of our visitors have been to "Lion Country Safari"; the Lake Worth Beach; and to one of our finest early restaurants — "John Dees" on the Lake Worth Beach front. Of course, every dinner restaurant within a ten mile radius has seen our company.

Did you know that "Panama Hattie" is up for sale in order to build 50 ship bays, a restaurant and about 60 condominium units? We are awaiting the final decision, and if so, it will not be accomplished before 2007. Please hold onto your backyard as maybe some enterprising developer could build another condo or even a sailboat basin on our waterfronts.

I am definitely not a winter person. Give me two blankets — a comforter in winter — and an overhead fan and I'm all set for four seasons. Believe me, I do not miss the snow and ice, so how could I possibly go north during the winter months?

So what else do we have for our visitors besides our Clubhouse? We have our famous Zoo, our Science Museum, CityPlace, The Jungle Queen, Butterfly World, and the Swamp boats. One of our main attractions is the Palm

Beach Princess, where gambling and a good meal is just three miles off shore. The Kennel Club for the dog races is so near that sometimes I think I hear the dogs barking. We also have many famous museums and very nice hotels for your afternoon tea time.

So let's everyone tell them to "C'mon Down" — it's time to visit Mom and Dad, Grandma and Grandpa. ☐

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Andover D - 1/1 2nd fl cor, furn	575	Northampton J - 2/1 5 1st fl, nr laundry, lg screen TV	1,500
Northampton I - 1/1 1st fl, very charming	575	Easthampton G - 2/1 2nd fl, lovely winter retreat	1,100
Dorchester E - 2/1 5 1st fl, furn, near pool	800	Dorchester E - 2/1 5 1st fl, furn, close to pool	1,100
Windsor K - 2/1 5 1st fl, furn	850	Coventry C - 2/1 2nd fl, furn, HW fls	1,200
Coventry C - 2/1 2nd fl, furn, HW fls	850	Hastings E - 1/1 5 1st, furn, gardenvu, nr Hastings	1,200
Sheffield F - 1/1 5 2nd fl cor, comp redone	800	Berkshire D - 2/1 5 1st fl cor, perf winter retreat	1,500
Golf's Edge B - 2/2 1st fl, furn, near Temple	850	Dorchester I - 2/1 5 1st fl, comp refurb	1,500
Dorchester I - 2/1 5 1st fl, comp refurb	850	Windsor Q - 1/1 5 2nd fl cor, new upgrades	1,200
Canterbury I - 1/1, 1st fl, newer appls, berber carp	650	Golf's Edge E - 2/2 2nd fl, golfvu, furn	1,500
Camden G - 1/1 1st fl, furn w/gardenvu	550	Golf's Edge C - 1/1 5, 1st fl, beaut furn, tile, gardv	1,150
Sheffield E - 2/1 5 2nd fl, gardenvu, carpet & tile, furn	800	Golf's Edge E - 1/1 5 2nd cor, beaut condo	1,000
Golf's Edge E - 1/1 5 2nd fl cor, beaut condo furn	850	Coventry L - 2/1 5 2nd fl, furn, nr Hastings	1,200
Coventry L - 2/1 5 2nd fl, furn, near Hastings	700	Waltham G - 1/1 1st fl, nr amenities, restored	1,100
Coventry K - 1/1 5 2nd fl cor, comp redone	600	Coventry G - 1/1 5 2nd fl cor, cent AC, furn	1,100
Coventry G - 1/1 5 2nd fl cor, cent AC, furn	650	Sheffield G - 2/1 5 1st fl, furn, lots of light	1,500
Cambridge E - 1/1 2nd fl, newer appl, garden vu	550	Northampton I - 1/1 1st fl, charming	1,100
Windsor C - 2/1 5 2nd fl cor, furn (Tom)	725	Chatham P - 1/1 5 2nd fl cor, beauty	1,500
Chatham P - 1/1 2nd fl, catwalk, furn, lots of light	625	Chatham P - 1/1, 2nd fl, lots of light	1,050
Chatham P - 1/1 5 2nd fl cor, desirable & pretty	750	Dorchester I - 2/1 5 2nd fl outside cor, nr pool	1,200
Dorchester C - 2/1 5 2nd fl, carpeted, furn	650	Andover D - 1/1 5 2nd fl cor, bright	1,050
Bedford B - 1/1 2nd fl, beaut furn, wtrvu	600	Berkshire D - 1/1 2nd fl, wtrvu, May thru Oct	750
Northampton M - 1/1 2nd fl, furn	600	Coventry J - 1/1 5 2nd fl cor, pristine	1,100
Norwich C - 2/1 5 2nd fl cor, renov	825	Cambridge B - 1/1 5 1st fl cor, beauty, redone	1,500
Golf's Edge E - 2/2 2nd fl, golfvu, furn	750	Coventry K - 2/1 5 2nd fl outside cor, sweet	1,100
SEASONAL RENTALS		Coventry A - 1/1 2nd fl, beaut condo, winter retreat	1,000
Dover C - 2/1 5 1st fl cor, nr Hastings	1,600	Norwich F - 2/1 5 2nd fl, furn	1,500
Sheffield J - 2/1 5 2nd fl, spectacular condo	1,100	Kingswood A - 1/1 2nd fl, abs pretty, comp redone	1,100
Waltham A - 2/1 5 1st fl, furn, nr Temple & Clubhouse	1,500	Coventry H - 2/1 5 2nd fl, gardenvu, newer AC	1,200

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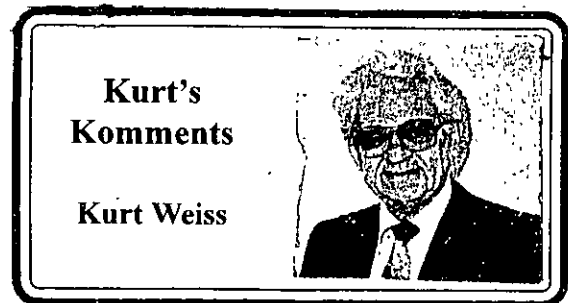
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**Wars and
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More than nineteen hundred killed, close to seven thousand severely wounded, numbers which rise from day to day — and no end in sight. Young soldiers give their lives, leaving behind parents, wives, children.

The U.S. Armed Forces has special units whose task it is to go to the homes of fallen soldiers' families to notify them of the tragedy that has befallen them.

In the Israeli Defense Forces, in which I served for many years, this task was either the commanding officers of the units in which the fallen soldier served, or, if unavailable, that of a senior officer

I was one of those who had to tell a parent, a wife, that their loved one is gone, is not coming home.

Whatever else I encountered in my service, being the harbinger of such tragic news and trying to help those left behind through the initial trauma is the subject of my nightmares. One does not forget — ever.

Soldiers get hurt in wars. In the aftermath, we see them here or there: some paralyzed, some blind, some minus a limb.

Every so often, a segment appears on TV depicting efforts to help severely injured, first try to accept their fate and then help them to cope.

Multiply this by seven thousand. The Veterans Administration no doubt does its utmost within their very restricted budget. We all read recently that the VA was short a billion dollars. The administration finally "found" the money to, at least, cover the shortfall, that after 300 billion dollars was allocated for the war in Iraq. Nobody knows how much longer that war will last. I cannot see the U.S. simply leave. It would be nice, however, if we could learn what plans there are, if any, to bring this adventure to at least an acceptable end

In the meanwhile, and so long as it is needed, this nation has the moral responsibility to take care of our soldiers in Iraq and Afghanistan as well as their families.

One might think that I am a pacifist, which would be a natural position, having been in a number of wars and having witnessed the personal tragedies, even when a war ends in victory.

I am not a pacifist. I am firmly convinced that at times a nation must take up arms

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Readers who have enjoyed the Book Discussion series in the past, rejoice! The program is back for the season. November 9, 2005, at 2:00 p.m., PBCC English professor Dr. Carole Policy will lead the discussion

to defend itself, but there are wars and there are wars. It seems to me that what we do in Iraq is the kind in which we should not be involved in.

Iraq did not exist until the British decided to "create" it so that one of their Hashemite allies can be crowned king. The assumption that Iraq, or for that matter, any Arab country, will ever become a democracy is ludicrous. What we shall probably end up with is a loose federation with the Kurds up north practically independent, the Shiites becoming an Islamic regime closely working with Iran, the Sunnis fighting both in a bloody civil war, and we are in the middle. □

of the book *John Adams*, by David McCullough. Please register at the reference desk and check out a copy of the book. A different book will be discussed each month through March 2006.

For more information, please call 561-233-1880 and ask for reference.

**Okeechobee Library
Programs for November**

- 11/03 — Introductory Internet, 2:30 p.m.
- 11/09 — Book Discussion Series: *John Adams*, 2:00 p.m.
- 11/10 — Basic Computers, 2:30 p.m.
- 11/16 — Preserve Your Nest Egg and Live an Enjoyable Life, 2:30 p.m.
- 11/17 — Buying a Computer, 2:30 p.m.
- Every Friday — Movies, 2:00 p.m.

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**Our Strange
Language**

By Dot Loewenstein

For over 60 years, I've practiced spelling English correctly, only to find one of my rules broken yesterday. Think in terms of words ending in "ffle," such as waffle, baffle, shuffle, muffle, ruffle, and raffle. (Note the word relating to food came first — that was automatic.) The problem arose with both a book I was reading and a crossword puzzle — the word was spelled duffel in each case — whoa! How could that be? It must be a typo — but in two diverse publications?

Off to the dictionary I went, and learned that duffel is a fabric out of which our familiar duffel (excuse me, duffel) bag is made. So that permits a different spelling? Excuse me for a moment — I just sneezed, and must sniffle. The dictionary goes on to say that duffel bag is the preferred spelling, but it is OK to use duffle coat. Also: the word Duffel is capitalized and identified as a city in Belgium. Whiffle ball, anyone? □





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As I See It
Don Amter



Katrina

The hurricane Katrina has been called the worst disaster our country has ever faced. I know a lot has been written and said about it and this cannot be the last word because much more will take place after this column is written.

But let me start at the beginning. The fourth letter of the ancient Greek alphabet — “delta” — and our letter “D” come from the same source. A delta is a spot on the coastline where a river empties into the sea. The river carries down with it all kinds of flotsam and jetsam and dirt which is deposited at the mouth of the river. Much of New Orleans is built on such a delta. But a lot of it is below sea level as, for instance, the lowlands of Holland, where they built dikes to keep out the waters of the sea. In New Orleans, they built a system of levees and canals to keep the water at bay.

However, geologists, engineers and scientists have repeatedly warned that it was a disaster waiting to happen — especially in an area subject to hurricanes. Some money was allocated by Congress to deal with this, but only a portion of it was used for the designated purpose. What happened to the rest? Politics.

Katrina started as a not-so-strong storm as it brushed Florida. But in the very warm

waters of the Gulf, it gathered strength from 100 miles an hour to 145 miles an hour. It made landfall with a terrible force (some scientists said global warming was responsible for this) and it took days before the full impact became known.

The first thing the local government did was to warn people to leave and they kept the roads open. Those who had cars streamed out of the city to higher ground. But not all could afford cars and were stuck where they were.

Now the story starts to get ugly. The population of New Orleans — about 800,000 — was 65% African-American. Most of the white population had cars; many in the black population did not and so could not drive out. The whites were mostly middle class. The blacks existed on lower-income occupations like laborers, porters, bellhops, dish washers, etc.

The media wanted to show they were color-blind. Who wanted to stir up trouble when there was trouble enough? So the coverage did not mention it, but the photos showed those left behind wading in water, holding out on rooftops and finally deposited in the sports stadium — with cots crowded together and for others — just space on the floor.

The stadium was packed with 25,000 people under ter-

rible conditions. Over 2,000 kids were missing.

When the hurricane struck, President Bush was on vacation and he hesitated to cut it short, just as he went on with what he was doing when informed of the bombing of the World Trade Center on 9/11. But his handlers, advisors and spin-doctors told him he had better do something, since his numbers were plunging in Iraq and now here. His first action was a flyover of the area.

His mother, Barbara Bush, said: “The refugees from the hurricane are happy living in the Astrodome because they were underprivileged anyway, so this is working very well for them!”

But the criticism over his handling — or the lack of it — reached such a fever pitch that Bush was warned again,

especially about the failures of FEMA, which was slow to respond to the crisis and then acted in a shoddy and weak way. The president fired the man he had hired to head the agency, Michael Brown (“Brownie — you’re doing a heck of a job!”) “Brownie” was a political appointee and without experience. His last job was in horses!

One official was heard to say “we could clean up...but God did it.” Meaning the hurricane of course. Was he talking about “Intelligent Design”?

The *New York Times* had two photos side by side. One showed a white family that managed to get out of New Orleans by car and rented a nice spacious house. The other photo was a crowded airport with poor blacks who had nothing, huddled together, waiting for help.

President Bush appointed Halliburton to rebuild the city. Remember that Vice President Dick Cheney was once head of this oil technology giant corporation which the President has also hired to work on the infrastructure of Iraq. When they overbilled on the job, they were forced to give back a billion dollars.

This is touted as one of the reasons for the high price of gasoline. So how come the Exxon Oil company, in the midst of this emergency, announced the highest quarterly earnings in history?

New Orleans is the classic tale of two cities — one showy, middle class and white; the other poor, beaten down, low-income black. In

the ninth ward, where flooding was worst, the population was more than 98% black. The average household income was below \$27,000 and a quarter earned less than \$10,000.

What will be? The establishment people of the city don’t want the poor back, except enough to do the menial work, as is true of every wealthy community. They will try to keep the character of the French Quarter, where the Mardi Gras draws so many visitors.

The real estate developers will try to keep out the others in order to have these areas destroyed, dwellings bulldozed so they can erect expensive high-rise buildings for the well-to-do.

As they push out the refugees, about a half-million will

be dispersed in ever smaller groups around the country. Rootless, moneyless and unwanted. This will lead to all kinds of tensions and backlash.

Who will return to New Orleans? Who will not? Who will pay the estimated two hundred billion dollars for the reconstruction? Washington plans to make you and I pay for it by cutting Medicare, drug plans and Social Security.

We have not seen the end of this, even if Washington and the media try to push it out of the headlines. Katrina tore away the pretty facade hiding the ugly structures underneath I thought at one time I would like go there. Now, I am not so sure.

Note: This was written before the second-hurricane, Rita. □



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Stamps in the News

Syd Kronish



Stamps in the News

By Syd Kronish

The sky is the limit.

This is the theme of the U.S. Postal Service's special set of stamps designated to highlight National Stamp Collecting Month—October 2005. The purpose is to promote the ever-popular hobby of stamp collecting and to educate students about astronomy.

The USPS, with stars in its eyes and mythology on its mind, has issued a set of four 37¢ stamps featuring the star patterns of Leo, Orion, Lyra, and Pegasus.

Many generations ago, people gazed upward to the heavens and began to connect the dots drawing imaginary lines from one star to another. In the mind's eye, outlines of beings and objects from their

own traditions, myths and cultures believe that constellations were actual living beings placed by the gods.

Through the years, different cultures saw the various patterns meaning different things. Today, the International Astronomical Union recognizes 88 constellations bearing Greek or Latin names associated with fascinating tales, especially contained in a rich collection of stories in Greek mythology.

One of the oldest constellations, Leo, has a Latin name meaning lion and is seen over the southern sky in spring. This star configuration inspired the Babylonians, Egyptians, Greeks, and Romans. A Greek legend says, the constellation of Leo is a fierce lion slain by Hercules.

The little constellation of Lyra is best seen during the summer sky. Lyra's star is the

Lyre of Orpheus, who tried to free his wife from the realm of Hades by charming the god of the underworld with music. The constellation includes Vega, the second brightest in the northern hemisphere.

In fall, Pegasus, the magnificent winged horse from Greek mythology, flies upside down in the heavens to the south. Four bright stars in the shape of a square outline the body of Pegasus. This constellation is one of the most striking formations in the night sky.

When winter comes, Orion, a mythological Greek hunter-

hero star, is seen on the southern horizon. This constellation includes several celestial objects to star gazers, such as the three vertical stars forming the sword on his belt.

These constellations, and others, have not only inspired the imagination of people, they have also helped mark time to remind those on earth when tasks should be done or when festivals should be celebrated. They also have served as guideposts for travelers at night and helped astronomers note the way around the heavens

The stamp designs were

created by well-known illustrator, graphic designer and educator McRay Magleby. He used star maps by Wil Tjeion of the Netherlands, who's considered this generation's foremost celestial cartographer.

First day of issue ceremonies for the constellations 37¢ stamps were held on October 3, at the Cranbrook Institute of Science, in Bloomfield Hills, MI.

These stamps are now available at your local post office. First day covers can be obtained via the Stamp Fulfillment Services by phone toll free 1-800-STAMP-24. □

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250 Windsor K, 2/1.5, 2nd fl cor, fully furn, immac, rentable, move in! **\$98,500**
231 Sheffield J, 1/1.5, 1st fl, brand-new everything, beautiful, rentable **\$74,900**

FOR RENT

227 Chatham K, 1/1, furn, 2nd fl, tiled, lovely **\$625/mo ann or \$1,000/mo sea**
170 Norwich H, 1/1.5, 1st fl, remod, furn **\$700/mo ann or \$1,00/mo sea**
223 Berkshire K, 1/1.5, 2nd fl cor, furn **\$750/mo ann or \$1,000/mo sea**
94 Berkshire D, 1/1, 2nd fl, furn, H2O va, furn, like a modell **\$900/mo sea**
124 Sheffield F, 1/1, furn **\$625/mo ann or \$1,100/mo sea**

UNDER CONTRACT/PENDING

127 Sheffield F, 1/1, furn, 1st fl, lovely **\$48,000**
166 Canterbury G, 1/1.5, 2nd fl, furn, turnkey **\$57,000**

RENTED

332 Sheffield N, 2/1.5, cor, 2nd fl, furn, perfect in every way **\$800/mo ann**
26 Dorchester B, 1/1, total remod, 1st fl **\$625/mo ann**
231 Sheffield J, 2/1.5, 2nd fl cor **\$1,000/mo sea**

SOLD/CLOSED SALES

37 Windsor B, 1/1, brand new everything, H2O view, rentable **\$65,000**
17A Golf's Edge, 1/1.5, 1st fl, furn **\$68,000**
22 Kingswood B, 1/1, furn, 1st fl, rentable **\$53,000**
96 Kingswood E, 1/1, furn, 2nd fl, rentable **\$47,000**
67 Northampton D, 2/1.5, furn, 2nd fl, cos, H2O view **\$87,000**
26 Dorchester B, 1/1, 1st fl, brand new, rentable **\$59,500**
186 Kent K, 2/1.5, complete, remod **\$85,000**
146 Hastings I, 2/1.5, 2nd fl, furn, rentable **\$76,300**
227 Chatham K, 1/1, furn, rentable **\$51,000**

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Arts and Entertainment

Irv Rikon



In the A&E section, there's still more revving up than actual activity, but enter November 1 on your calendar. That's the date Minette Smith of Starlight Productions opens her new professional theater, **The Mosart Theatre**. The playhouse is located in Lake Park, but Producer Smith resides in Century Village. If the comedies she's opening with seem unfamiliar, they've been conceived and written for seniors and have met with success in their previous showings. *Let's Get Rid of Grandma* runs November 1 through February 5. *My Grandfather the Godfather* plays February 8 through May 7. The Mosart Theatre is located at 700 Park Avenue, Lake Park (for tickets and additional information, telephone 881-7677).

I'm happy to report that the **Cuillo Centre for the Arts** (downtown West Palm Beach) has again extended the run of *Respect: A Musical Journey of Women*. The latest announced closing date of the nostalgic, toe-tapping work is November 20, but this show, about the history of American women told through the popular songs and dances of the 20th century, is so entertaining, I won't be surprised if it stays on all season

long... Anyway, it's surely earned my Respect (835-9226)!

If you like to subscribe to plays, and why not? Consider **Palm Beach Dramaworks** (downtown West Palm Beach), which opens with a revival of Jason Miller's *That Championship Season*. Winner of The Pulitzer Prize, The Tony Award and The New York Drama Critics Circle Award, this drama attempts to answer the question, "What becomes of you later in life, after you've won the big trophies when you were just a kid?" J. Barry Lewis directs a cast of local favorites. The play runs November 4-December 4. Following that comes the World Premiere of Michael McKeever's *Hand of God*. Is a church bricks and mortar or is it a living, growing entity? I've watched the script in a play reading, and it's a wonder. Whatever your religious faith, or if you have none, this play will make you feel good, even as you ponder what you've seen and heard. Mr. McKeever is an extraordinarily prolific and gifted local playwright long overdue to make his mark on Broadway or in Hollywood. Playing dates are January 6-February 5 (514-4042)

Florida Stage (Manalapan) begins its season with a World Premiere, *A Marriage Minuet*, by David Wiltse. Says the publicist: "A comedy about the joys and temptations of sex among those who are old enough to know better. This tells the story of two writers and their wives who take both the high road and the low road and somehow end up in the same hilarious mess. A comic study of the meaning of loyalty and honor and dignity and their utter uselessness in today's age of the dumbing down of literature and the erosion of all values." Sounds good to me! Runs October 21 to November 27 (585-3404).

Broadway in Palm Beach series happily tapped its season's opener with *42nd Street* and November 8-13 presents about as different a musical as exists. *Miss Saigon*, if you missed it the first time around, is the one with the on-stage helicopter. Set during the Vietnam War, it's a story of love and hate, much of it told from the Vietnamese perspective. Thinking about it now, this musical points up both some similarities and differences between our experiences in Vietnam and Iraq. For example, *Miss Saigon* invites comparison with *Madame Butterfly*. But in the present conflict, there's no hint of romantic involvement between Americans and

Continued on page 32

Potpourri

Ruth Hafter



This subject was brought to my attention, especially since the flu season is looming ahead. I received this notice in the form of an e-mail.

Drug Recall Information
All drugs containing phenylpropanolamine are being recalled. You may want to try calling the 800 number listed on most drug boxes and inquire about a refund. Read this carefully. Stop taking anything containing this ingredient. It has been linked to increased hemorrhage stroke (bleeding in brain) among women (ages 18-49) in the three days after starting use of medication.

Problems were not found in men, but the FDA recommended that everyone (even children) seek advice from their physician.

- Acutrim group
- Alka-Seltzer family
- BC Allergy Sinus Cold Powder
- BC Sinus Cold Powder
- Comtrex Flu Therapy & Fever Relief
- Day & Night Contac 12-Hour Cold Capsules

- Contac 12 Hour Caplets
 - Coricidin D Cold, Flu & Sinus
 - Dexatrim group
 - Dimetapp family
 - Naldecon DX Pediatric Drops
 - Permathene Mega-16
 - Robitussin CF
 - Tavist-D 12 Hour Relief of Sinus & Nasal Congestion
 - Triaminic group
- They informed me that they are voluntarily recalling the following medicines because of a certain ingredient that is causing strokes and seizures in children:

- Orange 3D Cold & Allergy Cherry (Pink)
- 3D Cold & Cough Berry
- 3D Cough Relief Yellow 3D Expectorant

They are asking you to call them at 800-548-3708 with the lot number on the box so they can send you the postage to send it back to them, and they will also issue you a refund.

Please pass this on to your children in case they give it to their children or to friends who have children and grandchildren. □

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\$2.99	\$5.99	\$4.99	\$5.99	\$5.99	

TAKE OUT DINNER FOR TWO

* Scrod	\$8.99	Brisket	\$8.99	Turkey Leg	\$8.99
* Stuffed Pepper	\$5.99	Roast Turkey	\$8.99	Salisbury Steak	\$8.99
* Chicken Fricasie	\$8.99	* Beef Stew	\$8.99	Corned Beef	\$8.99
Pot Roast	\$8.99	Stuffed Cabbage	\$8.99	Pastrami	\$8.99

Above served with quart of soup and two side dishes

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Buy 2 Stuffed Cabbages Get 1 Free	Buy 1/2 lb. Coleslaw Get 1/2 lb. FREE
Buy 2 Potato Pancakes Get 1 Free	Buy 1 Qt. Soup Get 1 Qt. FREE
Buy 2 Knishes Get 1 Free	Buy 2 Herring Fillets Get 1 FREE
Kasha Varnishkas \$2.99 lb.	Health Salad \$2.99 lb.
* Matzo Farfel \$3.99 lb.	* Noodle Pudding \$3.99 lb.
Pastrami \$3.49 1/4 lb.	* Rice Pudding \$2.99 lb.
Corned Beef \$3.49 1/4 lb.	Turkey \$3.49 1/4 lb.

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UPPER FL COR 1 BED/1.5 BATH			
Coventry J - cent loc, open kit	68,900	Camden O - unfum, new carpet	54,000
Windsor Q - new upgrades, berber carpet, appl, contract	68,900	UPPER FL COR 2 BED/1.5 OR 2	
Camden N - charming, fum, rentable	75,000	Norwich H - fum, rentable, newer AC	95,000
Camden H - fum, near Camden pool, screened patio	65,000	Sheffield M - fum, cent AC, near Hastings	87,500
Golf's Edge E - newer fum & AC, rentable bldg	72,000	Dorchester H - fum, cor unit, wtrvu	81,900
GROUND FL COR 1 BED/1.5 BATH		Waltham G - rentable, fum, near Temple	86,900
Coventry A - pvt cor, fum	68,000	UPPER FL 1 BED 1 BA	
Camden F - fum, wtrvu, turnkey	78,000	Windsor G - near West Gate/2 new AC units	56,000
Norwich J - garden/vu, new AC, fum	75,000	Andover F - freshly painted/fum/new carpet	60,000
Plymouth V - fum, pvt cor	79,500	Dorchester E - rentable bldg/fum	53,900
Easthampton G - beaut, encl patio	72,000	Sussex A - a real sweetie/lots of upgrades	55,000
Cambridge G - near pool, lots of upgrades	70,000	Northampton S - near pool/fum/nu hot wtr htr	59,500
Chatham O - new tile, carpet & AC unit	78,000	Sussex K - fum/quiet area	55,000
GROUND FL 1 BED/1.5 BATH		Sussex L - new appl/new counter/turnkey	55,000
Dover A - fum, tile thruout, wtrvu	95,000	Easthampton H - handyman delite/unfum	48,000
Coventry E - fum, new kit	72,000	Cambridge E - partially fum/near Hastings	52,900
Dover B - best wtrvu around, fully fum	93,000	Windsor P - unfum/beauty/new renov	55,000
Chatham L - wtrvu, fum	67,000	Sussex G - unfum w/upgrades/serene	52,000
Southampton A - new carpet, freshly painted	85,000	Camden O - unfum/new carpet	54,000
Southampton B - new carpet, fresh paint, golfvu	78,900	Oxford 200 - pristine/new AC/fum	64,000
UPPER FL 1 BED/1.5 BATH		GROUND FL COR 2/2 OR 2/1.5	
Dover C - wtrvu, DW, wood fis	89,900	Plymouth B - beaut villa, WD in kit	185,000
Andover A - rentable, appls newer	58,900	GROUND 2 BED/2 OR 1.5 BATH	
Southampton A - new kit, golfvu	89,000	Kent D - close to pool & laundry, mirrored wall	83,000
Southampton C - encl patio w/storage, newer appl	78,500	UPPER FL 2 BED/1.5 OR 2	
Waltham A - nr West Gate, screened patio, fum	58,000	Chatham C - ceramic tile, fum, new kit	103,000
Sheffield G - nu carpet, newly painted, rentabl	65,000	Wellington H - wtrvu, well taken care of	148,000
Southampton B - new kit, lg patio, golfvu	82,000	Coventry L - fully fum, rentable bldg	89,000
Cambridge F - nr pool, lovely area	58,000	Golf's Edge E - near Temple, fully refum	89,900
Bedford I - pretty wtrvu, fum	58,000	Dorchester J - near pool, CT, cent AC	77,900
GROUND FL 1 BED/1 BATH		Plymouth N - ceramic tile, full fum	135,000
Berkshire J - delightful, turnkey	58,900	Norwich F - rent bldg, fum	82,000
Waltham C - clean, newer stove & refrig	57,000	Hastings F - near Fit Ctr, Fla style	78,000
Waltham F - carpet, rentable bldg	57,000		
Northampton O - check out sister unit in same bldg	55,000		
Northampton O - ceramic tile, carpet, newer appl	57,000		
Andover C - ceramic tile, unfum	53,000		
Canterbury H - fum, quiet & serene	53,000		
UPPER FL 1 BED/1 BATH			
Sussex I - fum, 2 AC units, rentable	58,900		
Windsor G - near West Gate, 2 newer AC units	56,000		
Andover F - fum, new carpet	60,000		
Dorchester E - rentable bldg, fum	53,900		
Sussex A - a real sweetie, lots of upgrades	55,000		
Northampton S - near pool, fum, new hot wtr htr	59,500		
Sussex K - fum, quiet area	55,000		
Sussex L - new appl, new counter, turnkey	55,000		
Easthampton H - handyman delite, unfum	48,000		
Windsor P - unfum, beauty, new renov	55,000		

"SPECIAL FEATURES"

GOLF'S EDGE E

Located in a rentable building!!! This beautiful condo has everything from newer furniture and AC to a new roof and is close to the East Gate. Also, the development has their own pool. It is a beautiful condo that you must see for yourself.

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WELLINGTON H

2/2 4th floor w/water view from both front and back of the condol. Features 2 large bedrooms with a grand size patio and 2 full baths. This unit has been well taken care of. Fully furnished.

ASKING PRICE: \$148,900

WELLINGTON H

This condo has a spectacular lake view from the porch. Mirrored walls with newer carpet. Appliances in the kitchen are fairly new. Parking is just steps from the elevator.

ASKING PRICE: \$139,900

PLYMOUTH B

2/2 beautiful villa that is fully furnished. Appliances which included washer and dryer. This one of a kind doesn't come too often. ASKING PRICE: \$185,000

WPRF INC. -RESIDENTS RESERVE ACCOUNT

DATE	ABATEMENT	INTEREST	TOTAL	CHARGES	BALANCE	
8/31/2004					328,200.00	Beginning Surplus
9/30/2004	530,527.60	194.43	530,722.03		858,922.03	
10/31/2004	530,527.60	305.96	530,833.56		1,389,755.59	
11/30/2004	530,527.60	223.21	530,750.81		1,920,506.40	
11/2/2004			0.00	13,180.00	1,907,326.40	Electronic Clubhouse Doors
11/2/2004			0.00		1,907,326.40	
12/31/2004	530,527.60	338.04	530,865.64		2,438,192.04	
12/31/2004			0.00	224,000.00	2,214,192.04	Payment of insurance deductible
1/5/2005			0.00	7,036.73	2,207,155.31	1/3 Cost of Roof for Locker Rm & Pool Pump Rm
1/5/2005	530,527.60		530,527.60		2,737,682.91	
1/18/2005			0.00	9,399.00	2,728,283.91	1/3 Cost of Roof for Card Room
		1,872.26	1,872.26		2,730,156.17	
2/1/2005	530,527.60		530,527.60		3,260,683.77	
2/16/2005			0.00	30,000.00	3,230,683.77	Tree Removal on Picnic Island
2/22/2005			0.00	18,618.50	3,212,065.27	25% Deposit on Cooling Tower
3/1/2005			0.00	300,000.00	2,912,065.27	Part Payment on Residents Extra
3/1/2005			0.00	7,295.97	2,904,769.30	Add'l 1/3 on Roof for Lkr. Rm & Pool Pump Rm
3/1/2005			0.00	3,409.00	2,901,360.30	1/3 Cost of Roof Repairs for Chiller
3/8/2005			0.00	2,948.85	2,898,411.45	1/3 Repair of Roof for Locker Room
3/8/2005			0.00	2,225.00	2,896,186.45	1/3 Repair of Roof for Locker Room (Engineer)
		2,419.01	2,419.01		2,898,605.46	
		3,963.12	3,963.12		2,902,568.58	
	530,527.60		530,527.60		3,433,096.18	
4/1/2005	541,524.07	4,433.74	545,957.81		3,979,053.99	
4/1/2005			0.00	3443.27	3,975,610.72	Add'l 1/3 on Roof for Lkr. Rm & Pool Pump Rm
5/1/2005	541,524.07	4,085.44	545,609.51		4,521,220.23	
6/1/2005	541,524.07		541,524.07		5,062,744.30	
6/7/2005			0.00	975,668.00	4,087,076.30	Add'l Payment on Residents Extra
6/27/2005			0.00	973.33	4,086,102.97	Card Room
		4179.62	4,179.62		4,090,282.59	
7/1/2005	541,524.07		541,524.07		4,631,806.66	
7/19/2005			0.00	530,732.89	4,101,073.77	Add'l Payment on Residents Extra
			0.00	48,408.10	4,052,665.67	Progress Payment on Cooling Tower
7/29/2005			0.00	127,278.00	3,925,387.67	Add'l Payment on Residents Extra
			0.00	13,523.05	3,911,864.62	50% Deposit on Cameras for new ID System
7/31/2005		7529.15	7,529.15		3,919,393.77	
TOTALS	<u>5,879,789.48</u>	<u>29,543.98</u>		<u>2,318,139.69</u>		

Submitted by Operations Committee

SUMMARY OF EXPENDITURES

13,180.00	Electric Club House Doors
224,000.00	Insurance Deductible
22,949.82	Locker Room & Pump Room Roof
10,372.33	Card Room Roof
30,000.00	Tree Removal on Picnic Island
67,026.60	Cooling Tower
3,409.00	Chiller Roof
13,523.05	Cameras & New ID System
1,933,678.89	Resident's Extras
<u>2,318,139.69</u>	

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It's the 142nd anniversary of the Gettysburg Address (November 19, 1863), the most memorized speech in the world. Speaker Bob Schenkel will shed light on this famous address given at a dedication ceremony

This lecture will cover the background of the Civil War, the events leading up to the speech, and the speech itself, one of the most inspiring and significant speeches in American history.

It exposes one of the greatest myths in U.S. history — that Lincoln wrote the speech on the back of an envelope on the train ride from Washington to Gettysburg.

Some things we didn't learn in school: How the speech was constructed and the true meaning of the 272 worded address that has been translated into 29 languages

Lecture Schedule

- 11/03 — West Boynton Library, Jog Road
- 11/09 — Palm Beach Gardens
- 11/15 — Greenacres Library, Jog Road (just north of Lake Worth Road), 2:00 p.m. Free admission, but must pre-register Call 641-9100.

CV resident Bob Schenkel is the Vice President of the Palm Beach County Civil War Round Table, a lecturer of various Civil War topics at Palm Beach County libraries and organizations, and a member of the adult education faculty at Temple Beth Tikvah in Greenacres For information regarding Bob's lectures or Civil War Round Table organization, contact Bob at 683-5759. □



**Josh Thau
Passes**

By Pat Luberto

Coventry B residents will certainly miss our past President, Josh Thau, this season. Josh passed away during the summer after a brief illness in Canada. Josh returned each season, always with much enthusiasm, to enjoy the good weather and our area. He worked faithfully with our Association in Coventry B. Sincere sympathy to his wife Suzanne

7/5/1935 Albert Prinz 10/4/2005

By Erwin Friedman

Today, October 4, 2005, I lost a very dear friend, Albert Prinz. You might have known him as the man who made and installed cabinets, counters and vanities in your condo. His wife Judy is President of Plymouth and resides at 159 Plymouth V.

With his hands, he crafted his monuments all over Century Village and beyond. Al was a master cabinet maker, a title which not only reflected his meticulous work, but a title bestowed on him upon completion of a cabinet makers apprenticeship, in a small mountain village in Germany. Meticulous craftsman, engaging personality, Al's kindness and support, endeared him to all who came in contact with him. Before you could finish explaining your problem to Al, he offered his help. Al was both physically powerful and a gentleman's gentleman.

At the age of eight, his parents told him to run away into the woods and hide, as some Nazis were approaching his home. For two years, he survived in the woods. When the American soldiers found what appeared to be a girl, they discovered, after cleaning al, this blond, with hair down to his waist, was a boy of ten. Fortunately, after the war, he was reunited with his parents, who survived concentration camps.

Al arrived in this country alone, without a formal education, about twenty bucks in his pockets and a determination to make a better life for himself.

Among this varied work experiences, Al became a supervisor of hundreds of people, hiring and firing as he saw fit. Later,

he started his own cabinet making business, which flourished. Al was very proud that what he taught his son qualified Lenny to subsequently take over the business, which still flourishes. He was equally proud of his daughter Joanne, who gave Al two beautiful granddaughters, amongst his four grandchildren.

Al came to the *goldina medina*, America: A country with streets supposedly paved with gold and made gold in the streets of America with his precious priceless hands, without any hands. Al was a proud man with every right to be.

Some of Al's delights were to go to Katz's Deli on the Lower East Side of Manhattan for knuble, cruising the Hudson River and navigating south to West Palm Beach on the Intracoastal Highway.

Al's accent always prompted people to ask where he was from. His quick reply: "Vest Virginia." One of his favorite expressions regarding the cost of an item or service was, "a dollar two eighty?" Other expressions were "Anyhow," "Okey doky," "I got up this morning," "The thing is."

Al was in love with America. Whenever there was a beneficial, outstanding event in this country, Al would often say, "G-d bless America."

At age 70, Al is survived by his devoted wife Judy, his son Lenny, daughter Joanne and their respective spouses Robin and Larry, grandchildren Raquel, Morgin, Abby and Will.

Albert Prinz, you will surely be missed. Please, G-d, be with Al, have his soul rest in everlasting peace.

Your friend, Erwin, 10-4. □

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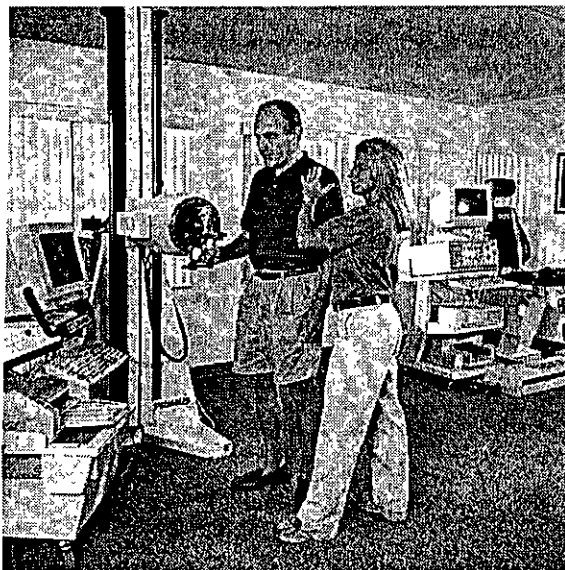
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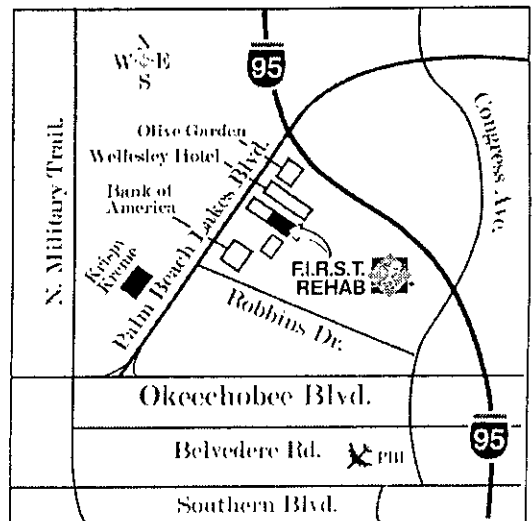
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**November
Holidays and
Memories**

By Avis Blank

November 8, Election Day

Before the invention of TV, candidates for public office placed ads in local newspapers stating where and when they would be available to meet with the public. The place could be a street corner or a public park. Citizens registered to vote at the age of 21. I glow with pride every time I vote and am thankful that I live in the land of the free and the home of the brave, where by casting a vote, my voice will be heard.

**November 11,
Veterans Day**

This holiday was formerly named Armistice Day. Speeches will be made, American flags will fly and there will be many parades to honor our veterans.

Every year, my husband and I celebrate Veterans Day and our wedding anniversary on the 11th. This year will be our 54th year doing so together.

Thanksgiving Day

This holiday commemorates the Pilgrims' first Thanksgiving dinner after they arrived by ship at Plymouth, MA. I remember that as a young child in Massachusetts, my family would rise at daybreak on Thanksgiving Day to travel to Grandma's house. Once there, my mother would help with the cooking, my sister and I would set the table and my father would get the fires started in the fireplaces. Tantalizing aromas filled the house as my sister and I greeted the rest of the family as they arrived at the front door. After dinner, the women hand-washed and hand-dried the dishes, while the men played cards and the children played games. Later in the day, we would pile into several automobiles and drive down to Plymouth to gaze on Plymouth Rock and enjoy the resurrection of life as it was during Pilgrim times. It was very exciting when the first snowflakes of the season fell on Thanksgiving Day.

Today, some families eat their Thanksgiving Dinners at a restaurant and some still celebrate traditionally, at home.

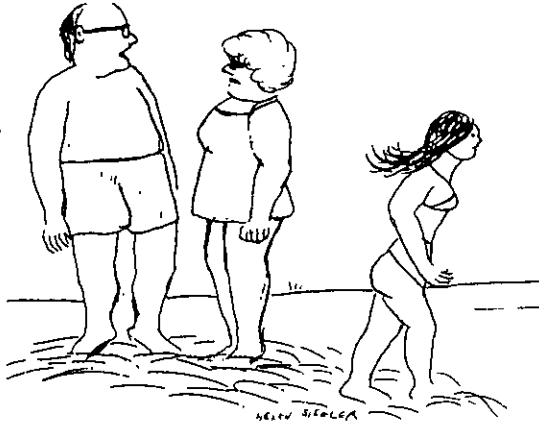
As a patriotic American citizen, I urge you to vote on Election Day, honor our veterans on Veterans' Day and enjoy a delicious Thanksgiving Dinner with your friends and families. We have so much to be thankful for. □

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Phil Rowan



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Arts & Entertainment

Continued from page 26

Iraqis Anyway, it's at **The Kravis Center** (West Palm Beach) (966-3309).

The Caldwell Theatre Company (Boca Raton) has the delightful Frank Loesser musical, *Where's Charley?* November 6-18. Today, it's almost commonplace to see men in drag, but this is based upon the Brandon Thomas play, *Charley's Aunt*, when life seemed more innocent, and all the poor kid wanted to do was win his chaperoned girlfriend. He impersonates the chaperone, hence the drag. A charming show, yet one of the less performed musicals of "The Golden Age." The song, *Once In Love with Amy*, is unforgettable in context. Noel Coward's classic comedy, *Blithe Spirit*, floats in December 30-February 12. That's followed (February 19-April 2) by the World Premiere of *The Impressionists*, by Michael McKeever. Yup, it's the same playwright I wrote about under **Palm Beach Dramaworks** (1-877-245-7432).

Maltz Jupiter Theatre (Jupiter) doesn't serve food, but *Pump Boys and Dinettes* plays there November 8-20. A musical, the press release says it's "a madcap story of life, love and outrageous fun on the rural American roadside" (575-2223).

Through November 5, Valerie Harper portrays the late Israeli Prime Minister Golda Meir in the actress' one-woman show, *Golda's Balcony*. It's at **The Parker Playhouse** in Fort Lauderdale (1-954-462-0222).

Through November 20 catch the comedy *Jewtopia* at **The Broward Stage Door Theatre** in Coral Springs (1-954-344-7765).

Miami City Ballet highlights its 2005-06 season with performances of ballets originally created by George Balanchine. November 18-20 at **The Kravis Center**, see two Balanchine favorites, *Donizetti Variations* and *Prodigal Son*, music by Prokofiev. Also, on the program, *The Quick Step: Unspeakable Jazz Must Go*, music by Ellington, among others (1-877-929-7010).

Palm Beach Opera grandly marches into the **Kravis Center** in December with performances of Verdi's *Aida*.

On the museum side, **The Norton Museum of Art** offers *Deborah Butterfield Horses* and *Candida Hofer*,

Architect of Absence. You won't miss much if you absent yourself until later in the season, when a French Impressionist exhibition arrives (832-5196) □

Wish I Said That

By John Saponaro

"I just want to apologize to Josh's mom, and Mike's mom, and my mom. I am so sorry! Because it was my fault. I was the one who brought them here. I was the one that said 'keep going south.' I was the one who said that we were not lost. It was my fault, because it was my project. I am so scared! I don't know what's out there. We are going to die out here! I am so scared!"

from the movie
The Blair Witch Project



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Salisbury H	very pretty, new bath, new appl & DW, new ACs, conv to worsh, rentable	65,000
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Dover A	lovely lakevu, next to Clubhouse, trans & gate	78,000
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Kingswood F	nicey maint, great loca, walk to Clubhouse	68,000
Wellington L	great floor plan, wtr, furn	82,500
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Dorchester F	next to pool, updated, new appl & AC	68,000
Sheffield I	rentable OS, walk to healthclub, new appls, very clean, MUST SEE	67,500
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Waltham I	ground fl cor, needs TLC	79,900
Hastings B	stylishly furn, ren, next to Fit Cen, lift	117,000
Berkshire C	ground fl cor on wtr, rentable	92,500
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Organization News

Please Note!!!

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

Brooklyn USA: Will have its 1st meet of 2005-06 at Temple Anshei Sholom, 3:00 pm. Join us for interesting speakers, trips and new friends. Upcoming events include: Dec 15, Hard Rock Café, trans, the show *Legends*, and other goodies; Jan 25-27, St. Augustine-Jacksonville, hotel, meals, show, etc. For info call Justin 478-0900, Rose 683-1564.

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, 12:30 noon. Shabbat dinners Fri eves once a month. Men's club breakfast meetings 2nd Sun of each month, open to all. Nov 7, 15, 21, 28, Dec 5, 15, 22, *It's Showtime*, 7:30 pm; Dec 11, arts, crafts and flea market, vendors \$12, free

admit, luncheon avail; Dec 24, Chanukah latkes party and show by Temple players, 7:30 pm, \$9 (\$7 for members); Dec 31, New Years Eve party w/ DJ, dancing and dairy buffet, reserve req, \$35 (\$30 for members); Jan 8, welcome ice cream party for new members, free event. Rae 478-3221, Barbara 640-7931, Temple 684-3212.

CV Art Group: Hy Berger, art teacher, will conduct sketch classes every Tue, 1:00 pm, in the Reporter office next to Camden pool and multimedia paint classes every Fri, 1:00 pm, in the Okee library. Classes will resume at the Clubhouse when the building opens. 697-8673.

Holocaust Survivors of the Palm Beaches: Meets every 2nd Wed at JCC in Gruber Hall. Upcoming: Nov 3, get-together of Holocaust survivors

and families at 2:00 pm at Café Europa; Dec 11, Chanukah party. Esther 471-9052.

Latino Club of Century Village: Meets 4th Thu at the Kent Pool, 7:00 pm. Our club has an agenda to promote social, cultural and entertaining events, to foster harmony and good will among the CV residents. All welcome. Luis 471-9802, "Ray" 201-1723.

Merry Minstrels: We are a group of people who visit assisted living facilities and nursing homes 52 weeks a year. Drivers are a necessity (in some cases, we put spouses to work) since we car pool and travel north as far as Jupiter and south to Boynton. 2005 has been a bad year for us — we lost Al Wechter and Ruthie Blaustein, both unexpectedly. Joyce Kane died in August after putting up a valiant fight against pancreatic cancer. Sydelle Banks had throat surgery. Our musical director, Hy Shovers, had knee surgery. Stanley Kuchinski attends daycare at Morse, and Bill Painter is now a resident at Cresthaven East. Please contact us if you'd like to sit in on a rehearsal to hear

the type of music we perform (from the 1910s to the 1950s). After two rehearsals, you'll have the opportunity to perform. Should you be accepted, you'll be required to wear the MM uniform, which includes a hat and tie among other things. Contact Hy Shovers, Ellie Palmisano, Armand Beck or Muriel Canin.

Na'amat USA (Pioneer Women): Our itinerary: Nov

28-Dec 8: 10 nite Southern Caribbean cruise: Curacao, Isla Margarita, Barbados, St. Thomas and Princess Cay; Dec 13, card party and luncheon at the Fountainview; Feb 22-24, St. Augustine-Jacksonville, incl meals, guided tour, dinner show, Cummer Museum and Gardens. Sylvia 686-5350, Miriam 471-8502 (cruises);

Continued on page 38

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Wellington J condo, 2/2 lkvu, 3rd fl, pristine, avail now. \$149,900. 482-8194

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1 1/2 BR, mirror on wall in LR, cleaned rugs, new lights, new pipes (copper), new compressor, new med cabinets, cleaned in/out, move in immed, CA. Just reduced; priced to sell; \$63,000. 383-5448

Coventry 2/1 1/2, 2 ACs, fans, lift, carpeted, beautifully furn, WD facilities, new appls, ann or sea. 845-642-2372; 845-642-3564 or fax 845-356-6267

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Near East Gate: 1/1 1/2 upper, newly furn, 2 ACs, 2 fans, WD avail. Sea 4 mos, \$1,200 per mo. 697-9321

Hastings H, 1/1 lower, across from Fit Ctr, pool, bus, walk to worship, newly furn, sea/ann \$650/mo w/opt to buy. 917-579-7086

Cambridge B, ann, 1/1 1st fl, tile and carp. furn, great loc. \$650/mo. Must see. 704-7716

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The Lingering Effects of In-Home-Flooding

By Roland Jackman

Ever since the early 1700s indoor plumbing has amazed and amused Americans. And ever since those early days it's also been the culprit of billions of dollars of damage, understandable stress to homeowners and their loved ones and is one of the leading causes of loss to treasured family heirlooms. Split pipes, corroded plumbing joints, failed seals and even the embarrassing overflowing sink or tub can cause damage to homes that far exceed a lay person's expected estimates. While floods from hurricanes and heavy rains are understandably devastating, flooding from dishwashers and ice-makers can result in similar damages including warpage to cabinets and furniture; the destruction of paper files, upholstery, clothing, photographs and works of art. Furthermore, seepage of the water between and into the walls can lead to the proliferation of harmful mold, fungi, viruses and bacteria blooms.

In rural Asia homes used to be built with the floors angled slightly to the garden side of the house with accompanying drainage holes or slits. This architecture afforded the occupants an ingenious way of washing their floors and then dispersing of the water efficiently while also providing the garden vegetables a beneficial drink. If only it were still that easy to remove standing water from inside the home. Ironically, the more modern the building structure of today's homes the more difficult it is to efficiently and effectively remove water and the accompanying humidity. Carpet and carpet-padding, insulation, particle board and sheet-rock walls are all prone to absorbing and retaining water. As a result, many in-home flooding situations are poorly managed or ineffectively treated and the damages and effects from standing water—even contained and/or relatively small volumes of it—can linger, or worse, fester and lead to the exasperating of an already troublesome situation.

The first step in treating an indoor flood situation is the removal of the free-standing water. For homes with tile floors it may be enough to simply sop up the water with a mop or WetVac™. But for homes with carpet and/or wood floors a special high-powered water extraction machine is needed to thoroughly remove the water. Blowers and dehumidifiers are also recommended so as to return the accompanying increase in humidity back to acceptable levels. Many of the more respected water-removal companies also consult with homeowners and provide extended services such as: documenting the damage and the repair efforts, protecting the contents of the affected rooms

and assisting homeowners in the filing of insurance paperwork. Matthew Peterson, Directory Chairperson of the Ft. Lauderdale Claims Association reveals: "You can often distinguish true professionals from the rest simply by talking to them. The professionals of choice—those companies that are relied on by insurance companies, non-profit organizations and city and county governments—those are typically the companies that offer services, choices and consultation that far exceed the mere removal of the water."

While the removing of free-standing water can sometimes be a simple process, removal of water that is saturated into furnishings and walls is far more difficult and has grown to become a science in and of itself. Organizations such as the Institute of Inspection, Cleaning and Restoration Certification (IICRC) have committed themselves and their members to the ethical, hygienic and thorough treatment of water afflicted homes and buildings. Certification programs are part of

the covenant of this organization with special designations imparted to those that have demonstrated the knowledge and skill to properly treat homes according to the IICRC's guidelines.

After the removal of both the seen and often unseen deposits of water comes the removal of the potentially more damaging concentrated pockets of moisture. Environments where flooding occurs typically create amplified humidity levels that, if not immediately addressed, can create unhygienic air quality and lead to long term consequences such as the deterioration of electronic components, appliances, clothing, rugs and upholstery as well as more immediate dangers such as difficulty in breathing and the proliferation of mold, mildew, bacteria and fungal blooms.

Managing the reduction of environmental humidity levels to their safe and hygienic levels is a critical component of the comprehensive services by any water extraction service. The IICRC, in coordination with government and academic partners, has developed guidelines, training and certification for the

proper restoration of hygienic levels of humidity to indoor environments. Often these processes incorporate the use of specially designed HEPA air-handlers to not only lessen humidity levels, but to also "scrub" the air of toxins, bio-hazards and other harmful contaminants.

So critical is the proper drying of indoor environments that the U.S. Government has taken to issuing warnings and providing helpful information and booklets on the subjects. A quick look at the Federal Emergency Management Agency (FEMA) website and the U. S. Environmental Protection Agency (EPA) website reveals dozens of links, pamphlets and reports on subjects ranging from in-home floods and drying to the often-resulting indoor contaminants.

Some of the more common of the flood-related indoor contaminants include spores, bacteria, fungi and molds. A sharp rise in humidity levels of just 24 hours is often enough to spark the multiplication of these bio-hazards in environments that have not been properly dried and treated. Beyond the removal of water and high humidity levels, top-level

water-extraction professionals acquire and maintain training in the use of specially developed processes and equipment to combat the growth of these organisms. They then take additional training in the use and application of scientifically formulated anti-microbial agents. Mark Yellen, President of Mycom LLC, a Delray Beach company that specializes in water extraction and drying services to water-damaged structures informs: "These anti-microbial agents suppress the growth of organisms such as mold and can be applied to surfaces which have been exposed to water and high-levels of humidity. The benefits of these agents is that they can reduce the possibility of outbreaks of certain types of spores which, left untreated, can lead to a variety of severe health hazards as well as further deterioration of property."

Indoor flooding can range from an overflowing bathtub which only affects the smallest room in the house all the way to a roof leak or busted water pipe that pours water throughout the entire home or building. The corrective action in each occurrence may be different but the message is the same for both: Take immediate action to protect yourselves and your belongings and then take the necessary steps to remove the water, lessen the humidity and thoroughly dry the environment. To not do so is to needlessly expose yourself, your loved ones, your neighbors and your belongings to a potentially dangerous environment which can linger long after the water is gone.

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- Licensed Building Contractors
- Licensed Insurance Professionals
- Integrity Experts!

Mycom's team of trained and licensed professionals:

- Quickly removes all standing water
- Documents the extent of damages on your behalf
- Takes the prescribed actions to mitigate the growth of bio-hazards (molds, etc.)
- Assists homeowners with insurance paperwork
- Effectively reduces elevated humidity

Mycom's 24 hour Rapid Response Team has decades of cumulative experience and is trained in the latest, most advanced and effective techniques to ensure optimal performance in the recovery of your property.

Lin. # CGC-058052



5 STEPS TO ADDRESSING IN-HOME FLOODING

Many insurance companies require homeowners to take proactive measures to limit the amount of damages from events such as indoor flooding. Should you experience a flooding situation in your home, from weather or from plumbing failures, follow these 5 STEPS and call your insurance provider immediately:

- 1) **Protect yourself. Avoid all contact with electrical appliances and dangerous contaminants.**
- 2) **If possible, stop the flow of water and/or turn off the water main.**
- 3) **Document the loss. Take photos of the affected area and make a written testimony.**
- 4) **Contact your property management company or condo association immediately.**
- 5) **Call Mycom at 800-741-1488 and we will Manage your Damage.**

MYCOM, LLC
"We Manage Damage"
WeManageDamage.com



Recreational Activities

● **Petanque**
○ Terry Kupf

players. It was always competitive and very enjoyable and friendly.

For a number of years, I asked management if they would permit Century to use their tennis courts and join the Tennis League. They said no as they needed the courts for their members to play.

About a year and a half ago, when I called to repeat this request, I was advised to get Century Village into the hard surface tennis league. I didn't know such a league existed. I asked for their phone numbers, made a few calls and Century was accepted for the League and was in Division 1. A week later, I received a call from the Director asking if we had enough players to be in another division also. I said yes, even though there were not that many players, who had signed up. Century was also placed in Division 3.

The first year for Century in the League was 2004 and our Division 1 teams came in first. The second year, 2005, our Division 3 teams came in first and our Division 1 teams came in second.

It is a wonderful activity for Century Village to be in the Tennis League. It is an excellent activity for the Century Village tennis players. The competition is intense, but the players are all social, friendly and respectful. Being in the League leaves me with a good feeling that I did something great for the tennis players and for Century Village.

It's Petanque time! New season starting October 26, 2005, at 9:00 a.m.

Are you looking for an easy, fun activity? Come learn a new game that anyone can play!

It is called Petanque, similar to bocce ball, but easier to play. It takes only 10 to 15 minutes to learn how to play.

This game is for both men and women.

Starting October 28, you can drop by on any Wednesday or Friday at 9:00 a.m.

The Petanque courts are located next to the Somerset pool and the tennis courts.

For more information, call Jerry at 684-1487, Monday thru Friday, 10:00 a.m. to 5:00 p.m.



● **Tennis**
○ Phil Rowen

All this background story leads to Century Village being in the Tennis League. I was a member of the Tennis Club on Haverhill for more than 15 years. I was on their tennis team, won two silver loving cups and was on their Board of Directors for one term. They have 21 HarTru tennis courts and playing there was very enjoyable.

For about five years, I brought five men's tennis teams and three women's tennis teams from Century Village to play the Tennis Club

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

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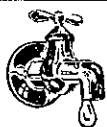
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**Organization News
November 2005**

Continued from page 34

Marlene 684-8357, Sylvia 686-5350 (bus trip).

Queens New York Club:

You don't have to be from Queens to join. Meets include guest speaker and entertainment. Coming events: Nov 6, Grease w/dinner at Peppy's; Dec 11, High Society w/lunch at Naples Dinner Theatre; Jan 15, Brazilian Tropicana; Feb 12, Zella Lehr's Five Star Broadway; Mar 12, Ain't Misbehaving w/dinner at Gateway; Apr 2, Full Monty w/ dinner at Martins. For info, call Harriet at 684-9712 or Pauline at 689-6021.

Republican Club of Century Village: Meets 3rd Wed, Sep-Nov and Jan-Mar; also active in Republican causes,

events and activities inbetween meetings. Ray Agostini, 615-7143.

United Order of True Sisters: 31st ann birthday lunch to be held Dec 14 at Bear Lakes Country Club. Selma 684-9127, June 471-5698

Women's American ORT: Meets 2nd Tue, 12:30, at Anshei Sholom. Next meet is Nov 9, a Wed, due to Election Day. Our guest speaker will be Vanessa Young, director of community outreach of Kravis Center for the Performing Arts. Upcoming: Nov 3, Kuni Leml, Stage Door Theatre; Nov 20, The God of Isaac, Temple Beth Tikvah, Greenacres. Price for each includes trans, lunch and show. Millie, 689-7074; Tillie, 478-7406; Elsie, 688-0547.



Keep your eye on the number one pin. Remember your mark. If you get a strike, try to remember how you did it. All this is included in your membership in the Century Village Bowling League at the Verdes Tropicana Bowling Alley on Belvedere and Tropicana Road, which is just opposite the airport. We bowl on Thursdays at 1:00 p.m.

It doesn't matter if you haven't bowled in the past 20-30 years. Our teams are comprised of three men and one woman or three females and one male bowler. There are bowlers in the 70s, 80s and 90 years of age. A luncheon and trophies are included in the very modest membership dues. The bowling season is from September to May.

As our snowbird members gradually return, new teams are being formed, so now would be a good time to meet with us and once again try to hit the magical number of 300. Please call Sam Rosen at 478-3079 for any additional information.

Physical & Aquatic Therapy

Quality hands on Physical & Aquatic Therapy are being offered at the West Palm Beach and Boynton Beach JCC.

RTL is Medicare certified and we accept most insurance, private pay and workers compensation.

Therapies offered by RTL;

- Physical Therapy
- Aquatic Therapy
- Occupational Therapy - hand therapy
- Speech Therapy.

A Doctors prescription is required to receive the services offered by RTL, Inc.

Transportation - see the *UCO Reporter* for the "Mall Bus" schedule to the JCC.

For information regarding RTL, please call

561-963-9001

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CV BUS SCHEDULE AS OF OCTOBER 16, 2005

Effective October 16, 2005

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
Administration Building	8:28	9:28	10:28	11:28		1:28	2:28	3:28	4:28	5:28				
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	5:35	6:35	7:35	8:35	
Clubhouse	8:45	9:45	10:45	11:45		1:45	2:45	3:45	4:45	5:45	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
Sheffield E	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	8:27	9:27	10:27	11:27		1:27	2:27	3:27	4:27	5:27	6:27	7:27	8:27	9:27
Administration Building	8:29	9:29	10:29	11:29		1:29	2:29	3:29	4:29	5:29				
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	5:35	6:35	7:35	8:35	
Clubhouse	8:45	9:45	10:45	11:45		1:45	2:45	3:45	4:45	5:45	6:45	7:45	8:45	

Please Note: On Sundays Only the #2 Bus will do a loop around the perimeter drive after going through Coventry.

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
Greenbrier	8:03	9:03	10:03	11:03		1:03	2:03	3:03	4:03	5:03	6:03	7:03	8:03	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 C	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
Administration Building	8:28	9:28	10:28	11:28		1:28	2:28	3:28	4:28	5:28				
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	5:35	6:35	7:35	8:35	
Clubhouse	8:45	9:45	10:45	11:45		1:45	2:45	3:45	4:45	5:45	6:45	7:45	8:45	

Please Note: All Buses will go around the perimeter drive at 11:45 am prior to the bus drivers taking their lunch breaks.

Shuttle Bus Route															
Clubhouse		9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00					
Post Office Drop off	Tuesday & Thursday				D r i v e r s L u n c h			3:05							
Beauty Shop		9:05	10:05	11:05		1:05	2:05	3:05	4:05	5:05					
Library		9:09	10:09	11:09		1:09	2:09	3:09	4:09	5:09					
Humana		9:12	10:12	11:12		1:12	2:12	3:12	4:12	5:12					
UCO		9:13	10:13	11:13		1:13	2:13	3:13	4:13	5:13					
College Plaza		9:18	10:18	11:18		1:18	2:18	3:18	4:18	5:18					
Beauty Salon		9:21	10:21	11:21		1:21	2:21	3:21	4:21	5:21					
Honey Baked Ham Plaza		9:26	10:26	11:26		1:26	2:26	3:26	4:26	5:26					
Baby Supermarket		9:29	10:29	11:29		1:29	2:29	3:29	4:29	5:29					
Post Office Pickup	Tuesday & Thursday								3:40						
Perimeter Drive		9:35	10:35	11:35		1:35	2:35	3:35	4:35	5:35					
Clubhouse		9:45	10:45	11:45		1:45	2:45	3:45	4:45	5:45					

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

Mall Bus Route															
Clubhouse		9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00					
Jewish Comm. Center		9:05	10:05		D r i v e r s L u n c h										
Pine Trail Square								3:07	4:07	5:07					
K-Mart		9:10	10:10	11:10		1:10	2:10	3:10	4:10	5:10					
Westward Mall		9:20	10:20	11:20		1:20	2:20	3:20	4:20	5:20					
Palm Beach Mall		9:25	10:25	11:25		1:25	2:25	3:25	4:25	5:25					
Jewish Comm. Center		9:40	10:40	11:40		1:40	2:40								
Clubhouse		9:45	10:45	11:45		1:45	2:45	3:45	4:45	5:45					

** 5 PM RUNS ON SATURDAY ONLY **

Express Bus Route															
Perimeter Drive		8:45			12:45										
Clubhouse		9:00	10:00	11:00	12:00	1:00	2:00								
Pine Trail Square		9:08	10:08	11:08	D r i v e r s L u n c h	1:08	2:08								
Albertson's		9:09	10:09	11:09		1:09	2:09								
Winn Dixie		9:13	10:13	11:13		1:13	2:13								
Publix		9:23	10:23	11:23		1:23	2:23								
Perimeter Drive		9:33	10:33	11:33		1:33	2:33								
Clubhouse		9:48	10:48	11:48		1:48	2:48								

Special Bus Route "Monday"			
Clubhouse	9:35 AM	Pick Up Times	
Wellington Mall	10:05 AM	1:15 PM	
Clubhouse	10:35 AM		
Washington Mutual		On Request	
Target	11:05 AM		2:05 PM
Wal-Mart	11:10 AM		2:10 PM
Home Depot		On Request	
Clubhouse			2:30 PM

Sundays & Holidays Bus Route (Combo)															
Clubhouse		9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00					
Century Plaza		9:06	10:06	11:06	D r i v e r s L u n c h	1:06	2:06	3:06	4:06	5:06					
Walgreen's		9:08	10:08	11:08		1:08	2:08	3:08	4:08	5:08					
Albertson's		9:12	10:12	11:12		1:12	2:12	3:12	4:12	5:12					
Pine Trail		9:14	10:14	11:14		1:14	2:14	3:14	4:14	5:14					
99 Cent Store		9:17	10:17	11:17		1:17	2:17	3:17	4:17	5:17					
IHOP		9:20	10:20	11:20		1:20	2:20	3:20	4:20	5:20					
Cross County		9:21	10:21	11:21		1:21	2:21	3:21	4:21	5:21					
Westward Mall		9:26	10:26	11:26		1:26	2:26	3:26	4:26	5:26					
Church		9:30	10:30	11:30		1:30									
Palm Beach Mall				11:36		1:36	2:36	3:36	4:36	5:36					
Village Commons		9:35	10:35												