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Publication of the UNITED CIVIC ORGANIZATION of CENTURY VILLAGE (WPB) Visit us on the Internet at www.centuryvillagewpb.org

August 2008

From the Desk of President George Loewenstein



When Phyllis Richland resigned as UCO Vice President, she cited a philosophical difference with our administration without elaborating. On July 11th, I resigned as president of UCO because of philosophical differences with the delegates. Unlike Phyllis, I will elaborate.

Ever since we were reelected in March of this year, with a 75% majority, an anti-faction took hold, which Phyllis joined after her resignation. This anti-faction decided that our interpretation of the Sunshine Law did not suit them, and at the July 11th Delegate meeting, they introduced a motion which we felt had parts that were unworkable.

Especially problematic were several provisions, among others, one that required all chairpeople to post an agenda 48 hours before their committee meetings. That was so that anyone in the village can attend (all 13,000). We asked only that anyone wishing to attend call the chairperson so that a large enough room could be secured for the meeting. This was denied. The motion called for all meetings (except Nominating or Ombudsman) where a quorum is present must adhere to the 48 hours notice. We pointed out that we have daily meetings of the officers to share in the burden of carrying out the normal operations of UCO. Under this motion, we could no longer do this.

Some changes were necessary in the motion to make it practical, and thus we asked the delegates to postpone the motion, which was denied. The delegates were so unruly that Security had to be called. This organized group had only one object in mind, and that was to pass the motion as presented without change. Interpreting their action as a vote of no confidence in the current administration, as titular head, it left me no choice but to resign. I was truly ashamed of the behavior of the delegates and feel I can no longer serve them.

We are proud of the accomplishments we made in the 2-1/3years we have been in office. To name only a few: We started a Community Emergency Response Team, which is now trained to aid in any emergency. We re-established a Maintenance Committee — not to referee disagreements between unit owners and maintenance companies, but to provide information to the residents in connection with the maintenance of the structure of their buildings.

We have held numerous Town Hall meetings, dealing with the new voting machines, changes in condominium law, etc.

We have held Health Fairs and blood drives.

We finally succeeded in obtaining the reclaimed water, as well as settling with WPRF and rebuilding UCO's office building.

We have instituted annual family gate passes and have persuaded WPRF to issue owner non-resident ID passes so that they can use the recreational facilities.

Despite all of the above, the mob of delegates voted to tie our hands. I hope that whoever succeeds me can live with these rules. I learned a lot, and grew a lot during my tenure, and I know that I leave the Village in much better shape than when I was first elected.

Now I say: Shalom y'all. □

From the Desk of **Vice President Howard Silver**

What happened at the Delegates Meeting was like something out of a horror movie, when a certain crowd got so wild and didn't respect the law and order of our UCO meeting.

It was my turn to run the Delegate Meeting and as a Vice President, I wanted to honor and introduce the different committees and volunteers in our Village and to tell you what they do for CV. I wanted to thank them for all their hard work and ask for more volunteers.

I also wanted to tell everyone how the new building was coming along and how proud I am to be part of it. A group of dissenters tried to change an open meeting by-law that was already in place. After all the wild yelling and screaming, I had to stop my introduction of the volunteers.

The new resolution was then discussed and voted upon. The new resolution makes it difficult for officers to make important decisions that must be made at a moment's notice. It means that we first must give notice that a meeting is going to take place (day, time and location), and post an agenda about the meeting. It must be posted within 48 hours of the meeting. What a joke! As a result, they won, but they lost two officers — President George Loewenstein and myself.

I have been with UCO nine years and seen it all. One President told us we have to sign the Millennium Agreement or we will not be allowed in the Clubhouses. One President told me I have to fire a volunteer because he wrote a nasty letter about her. One President told me that I could not go into the old Clubhouse, which was being renovated; as an Elected Officer, I had the right to see what was going on and maybe I could have seen the mistakes that were made.

Continued on page 2

Maintenance Jerry Karpf



June 13, 2008

Before I start my article there are a couple of things I would like to mention: UCO and the Maintenance Committee does not recommend or favor any manufacturer or other organization that gives lectures in CV.

Item 1: A complaint was made about people dumping paint cans in the Dumpsters. This is against the law. Paint cans or any type of solvent cans should be brought to the waste site on 45th Street for proper disposal. If you see anyone illegally dumping any of the above items, you should report it to the police at 561-688-3000 and ask for the environmental unit. Don't be concerned about reporting anyone who pollutes our environment.

Item 2: I have found a water drip alarm. People, this is a great product; it will give you plenty of warning if you are developing a water leak from your water heater or any other place in your home where you have water problems. It only costs about \$20 plus \$3.50 for postage. Anyone who is inter- 1, 2008. I will be going over ested, I will have a supply of some of the important features brochures for you to look at.

Item 3: I also advised all the Presidents that were present that they should start to make some preparations for the upcoming hurricane season, the most important of which is checking on who will be staying in their unit during a storm and then checking on these people to make sure that they are all right after the storm has passed. Then check on the condition of your buildings and take pictures of any damage you may find.

Item 4: There will not be any meetings of the Maintenance Committee during the months of August and September. Everyone on my committee needs a rest. If there is any change, you will be advised. The members of the Maintenance Committee and I would like to wish everyone a great summer and we will look forward to seeing everyone when we return in October with a new exciting program that everyone will enjoy.

I had advised everyone present that House Bill 995 had been signed into law and becomes effective on October Continued on page 19



Attendance at the Maintenance Open Meeting, held on June Photo by Howie Silver

At the Delegate Assembly Betty Lapidus



July 11, 2008

This meeting was called to order by Pres. George Loewenstein at 9:30 a.m. and turned over to V.P. Howie Silver, who will preside at this meeting.

Quorum — of 159 seated Delegates. During May, June, July, August and September, a quorum consists of 117 (or more) seated Delegates.

Pledge of Allegiance — was recited by all present, led by Phil Shapkin.

V.P. Howie Silver Began His Report: He introduced the members at the dais - Pres. George Loewenstein, V.P. Frank Cornish, Treas. Dorothy Tetro, Prop. Mgr. Pat Blunck and Rec. Secy. Betty Lapidus.

He then reported on the resignation of V.P. Phyllis Richland and announced that today is the 30th day since we had received her letter of resignation.

He called on Lt. Kronsperger for his **safety report**— he advised us to make sure that we lock our doors and lock the doors of our parked cars. He suggested we install "sensor lights" on our patios. Q&A.

Guests: Howie then introduced our guest, Rep. Richard Machek who is running for the office of property appraiser.

He introduced the representatives of our new Medical Center. They explained that they are happy to be here in CV to help us be focused on health issues. They announced that there will be a Health Fair on Wednesday, August 6 in our party room.

Howie introduced Ms. Anita Cruz, V.P. of WPRF, who announced that she is starting her second year here in CV.

Agenda: Minutes — of the June 6 Meeting had been distributed and read; corrections were made. Minutes were accepted as corrected.

There was a **Motion** by Phyllis Richland to suspend the rules. Discussion, vote taken, motion was passed (see below).

Phyllis: "I move to suspend the rules in order to change the order of business permitting a motion regarding open meetings before the President's Report."

Motion: — by Randal Borchardt. We will need 107 "Yes" votes in order to pass this resolution (see below).

A RESOLUTION OF THE BOARD OF DIREC-TORS CONFIRMING THE MEANING AND INTENT OF THE GOVERNMENT-IN-THE-SUNSHINE PRO-VISION OF THE UCO BYLAWS (ARTICLE XI, PARAGRAPH H)

WHEREAS the Board of Directors must determine for itself the meaning of its Bylaws;

WHEREAS the meaning of the "Sunshine Amendment" to the UCO Bylaws has been broadly construed, whereby the established custom of open meetings has been altered by a new policy without the approval of the Board of Directors of UCO;

BE IT HEREBY RE-SOLVED by the Board of Directors of the United Civic Organization, Inc. as follows:

Section 1: THAT the Sunshine Amendment to the UCO Bylaws requires that 1) non-exempted meetings of boards and committees must be open; 2) reasonable notice of such meetings must be given, and 3) minutes of such meetings must be taken and made available upon request.

Section 2: THAT the Sunshine Amendment to the UCO Bylaws applies to all discussions or deliberations as well as formal action taken by boards and committees of UCO, except for those meetings or portions of meetings specifically exempted by this Amendment It is applicable to any gathering, whether formal or casual, of a quorum of members of the same board or committee to discuss some matter on which foreseeable action or recommendations for action will be taken.

Section 3: THAT boards and committees are permitted to adopt written reasonable rules and regulations which ensure the orderly conduct of a meeting and which require orderly behavior on the part of the non-members attending. This includes limiting the time and frequency that an individual can speak and, when a large number of people attend and wish to speak, requesting that a representative on each side of the issue speak rather than everyone present. In addition, the manner of participation should also be adopted as a written reasonable rule. The board or committee shall determine that non-members are permitted to speak to each agenda item at the beginning of the meeting, or in the alternative, prior to the deliberation of each item of business. In the event that items of business not listed on the agenda are considered, non-member participation shall also be ensured by the board or committee. Agendas shall be posted along with the notice of the board or committee meeting at least 48 hours in advance of the meeting. Voting by secret ballot shall not be permitted except for the appointment or dismissal of committee members by the committee itself.

Motion — was seconded. In depth discussion followed. There were many Q&A. Motion was called, all "yes" voters were asked to stand — most delegates arose, there were a few "nays" — the motion had been passed.

Resignation: George Loewenstein stated that he is resigning his office as President. Dorothy Tetro told the Recording Secretary, Betty Lapidus, that she has his letter of resignation.

V.P. Howie Silver also said that he is resigning, but we do not have his letter of resignation at this particular time.

Motion — to adjourn this meeting was seconded.

Adjournment: Meeting was adjourned at 11 a.m. □

If you have a transponder and you sell your car, or if you move within the village or outside the village, please notify UCO.

From V.P. Silver

Continued from page 1

Now let me tell you about George Loewenstein. In five years, he has saved the Village in excess of \$125,000. If you know of anyone else who has done that, please let me know. What have you loudmouths done for the Village?

In my two-and-a-quarter years as Vice President, not one officer at any time yelled at anyone or insulted any resident. I'm proud of what we accomplished for UCO.

I was the one who put Channel 63 on the air. It was my baby. It has come a long way.

It is time to go when 117 Delegates told me to shut up and gave me no respect as a Vice President of UCO. I'm moving on to better things where people will appreciate my doings. □



Construction of 2102, the new UCO office building, progress as of July 9, 2008. Photo by Howie Silver

Candidates for Florida
Office Will Hold a Forum
on Friday, August 8,
1:30 pm,
Clubhouse Theater



He started out to rob a bank,
A bag, for a disguise.
But smart he's not,
'cause he forgot
To cut holes for his eyes!
And so he stumbled blindly
round.

To catch him wasn't hard. His note so brash, "Hand over cash!" He handed to the guard!

Investigations David Frankel Louise Gerson



Did your Board members who went up North leave the checkbook and seal with someone in your Association? Sales, rentals, deed transfers and occupancies still happen in our land of Paradise. Each owner owns a part of the building we live in, so, each and everyone is responsible for what goes on in our Associations. **Please** take responsibility! Stop pretending you know nothing and pitch in and help.

When a renter (who has been investigated) wants his/her lease renewed, the Association must bring a letter giving their approval to the ID office in the Clubhouse. The ID office will issue renter an updated ID card. This procedure is also for Occupants who have been investigated and wish to confirm living here after one year.

All **new** Rentals are handled here in Investigations along with Sales, Deed Transfers, Additions and request for new Occupants.

All Contracts must be legible so that we can read the names and all information on it.

If there is a Power of Attorney or Representative handling the transaction, we must see proof that this person has the authority to do so.

The application is for the person who paid \$100. You can't copy and use the application again for someone else!

The information in the envelope given to the Association is **confidential** and **should not be given to anyone** to look at or discuss with that is not on your Board. When everything is complete, you must seal the envelope and file it away in a locked place. If you have a problem, come into our Investigation Office.

Many thanks to Charlie, Henri, Jack, Nora, Abe and Sandy, our helpful dedicated team of Volunteers. □

The Century Village Orchestra is looking for musicians to fill our string section (violin, viola, cello and bass). We also need French horn, percussion, bassoon and flute players. Call Rickie at 683-0869 for more information.

Wish I Said That

By John Saponaro

"Community cannot long feed on itself, it can only flourish with the coming of others from beyond: their unknown and undiscovered sisters and brothers."

Howard Thurman

Security Al McLaughlin



We have a very short message this month. The Village has been quiet and without big problems. The rainstorms caused many problems during this last month. A water main broke and flooded the West Gate and lightning damaged the computer equipment at the East Gate. These events caused backups at the gates, causing everyone to use the visitor lane. The parts for the Haverhill Gate had to be flown in from the mid-west and that took several days to arrive. All is now functioning well.

When the transponder gate is not working, we ask each person to show their ID to the guard. The reason for this is that some people have not removed the transponder from the front window of their car when they sell the car, and now the person driving the car is not authorized to enter Century Village as a resident. Also, some drivers no longer live here, but have not removed the transponder from their car, and they no longer have access to the Village.

Finally, children are allowed **only** in the guest pool at the main Clubhouse. \Box



The chef asked a question absurd! What stuffing the turkey preferred! "You are very kind, sir, But, if you don't mind, sir, I'll answer next year!" said the bird!

Helen Siegler

Karaoke Continues!

Every Friday night from 6-9 p.m. in the Clubhouse Party Room. Come join the fun: music, dancing and singing. Call Jack, 616-0973.

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Safety George Franklin



This month, we will again discuss **golf carts**. The reason we are touching on this subject again is because of the many complaints and concerns we have received concerning these vehicles.

The Safety Committee had no idea of the problems caused by these golf carts in the Village. Not only do some residents own and use them, but the maintenance companies, as we all are aware, use them scattered all over. Some of the vehicles used which we call golf carts are also known by other names, such as "mules." As far as we know, there have already been two accidents involving these vehicles. These are either gas or electric powered.

The main thing to know about these carts is that they are not licensed motor vehicles in the sense of the name. We strongly urge the residents who own and use the carts to be extremely considerate of other residents and their property. If you do not have your cart equipped with some type of warning device, please purchase a bike horn, slow down when driving on the pedestrian paths, "beep" your horn when approaching a walking pedestrian well in advance and slow down when going around them. Please respect the property rights of Associations by staying off the grass. If you are operating in the roadway, please observe the speed laws and all other traffic related directives.

Since these vehicles are not equipped with lights, brake lights or signals, let the other motorists know your intentions by using hand signals. I am sure we can all remember what those are. To make a right turn, **extend** your left arm out, then bring up your fore arm. To indicate a slow down, extend your left arm out fully and lower it "**palm**" facing down in a "patting" motion. To make a left turn, extend your left arm out fully straight.

Please be aware that Florida law states that **no one** under the age of 14 is allowed to operate these vehicles. Please keep this in mind for those of you with grandchildren. Also, when operating at night, you must have your vehicles equipped with proper lighting. This does **not** mean tie a flashlight to your cart! Some of the complaints received are careless operation of these carts as in driving too fast on walkways, almost causing a collision with pedestrians, driving on grass when not necessary.

To the maintenance companies, I would suggest reviewing common sense safety rules with your employees, and if you do not have a training program in effect, think about instituting one. With the cost of gasoline at over \$4.00 a gallon, I have a feeling we will see more carts on roadways quite soon. To make things easier, I would suggest that those who do operate these carts treat them as if they were real cars. This way, you will not have to remember anything special, but know that golf carts are not toys. Until next time, **be safe out there!**

Florida Primary Election Tuesday, August 26, 2008

Are You on the List?

The following Associations had no representation at the July 11, 2008 Delegate Assembly:

- Andover B C D E G H I J L M
- Bedford B C E F G H I J
- Berkshire ACDEFHIJ
- Cambridge A C E F G
- Camden B C D F G H I L M N
- Canterbury C E H I J K
- Chatham DEFHJLPQRSU
- Coventry BFGHIJK
- Dorchester A C H I J K
- Easthampton A B C F G H I
- Hastings B D E F G H
- Kent ABDEFGHIJLM
- Kingswood A C E F
- Northampton AGHJLOQS
- Norwich ABCDEIJ
- Oxford 200 300 400
- Plymouth 3 5
- Salisbury C D E G
- Sheffield ABDEFGHIJMOQ
- Somerset C E
- Stratford C D G H M N O
- Sussex B D G I
- Waltham ABDEFGHI
- Wellington B J
- Windsor ABEFGJLOQR

Editor's note: Please see letter to the editor on page 6.

Warning!!!

Do not hire any handyman, contractors or painters without seeing a copy of their license and insurance.

Remember, if the workers do not have insurance and are injured on your property, you can be sued and may also be held responsible for any damage that they may cause to your Association.

Committee Chair

List of UCO Committees & Chairs As of July 1, 2008

Advisory	Randall Borchardt
Beautification	Sandy Cohen
Benches & Signs	Haskell Morin
Cable	Larry Kall
CERT Debra Kaler	t/Marcia Ziccardy (Co-Chairs)
Channel 63	Howard Silver
Community Relations	
Computer	Howard Silver
Elections	Hershel Sarasohn
Finance	Dorothy Tetro
Golf Course Advisory	Phil Shapkin
Infrastructure	George Dupley
Insurance	Dan Gladstone
Investigations David Frank	xel/Louise Gerson (Co-Chairs)
Irrigation	Sal Bummolo
Lifts	TBA
Maintenance	Jerry Karpf
Nominating	
Ombudsman	Phil Shapkin
One Vote Per Unit	Jackie Karlan

Reporter Irv Lazar

Safety George Franklin
Security Al McLaughlin

Transponders Larry Kall
Transportation Claudette LaBonte

Welcome Haskell Morin/Myron Silverman (Co-Chairs)

Elections 2008: "Early Voting"

By George Franklin and Kurt Weiss

Please note: This pertains to voters who are registered to vote in elections in Florida.

Statewide primary elections will be held Tuesday, August 26, 2008. Among them, some very important races in Palm Beach County.

"Early voting" is scheduled two weeks prior to August 26. Regrettably, the location nearest us, the PBC Library's Okeechobee branch, is closed until November 2008, so the next best location for "early voting" is the office of the Supervisor of Elections on 240 South Military Trail (only government-owned facilities can be used for "early voting").

You can cast your vote there. However, since that office is rather far from Century Village, it was suggested that we avail ourselves of the use of absentee ballots. We were assured of practically an unlimited supply of the necessary request forms for absentee ballots and you will be able to pick those up either at the UCO office or at the guard desk in the Clubhouse.

You can **mail** your completed request for an absentee ballot, **or** you may bring it to the above two locations, and we will transfer it to the office of the Supervisor of Elections.

If you requested and used an absentee ballot during the latest elections, you need not apply for another one now. It will be mailed to you two to three weeks prior to the election, as will be those for which you picked up a request in either the UCO office or the Clubhouse.

Once you completed the absentee ballot, you either can **mail** it yourself (remember 42¢ postage) **or** you may bring it to the UCO office or the guard's desk in the Clubhouse and we will transfer it to the office of the Supervisor of Elections. Please, **do not** just drop the envelopes off, but **hand** them to the receptionist in the UCO office or the guard in the Clubhouse.

Also, please, make sure to **sign** the envelopes (outside) where indicated **and** date them.

This is a nonpartisan operation of UCO. \square

Put a smoke detector in your apartment.

From the Desk of Commissioner Jeff Koons



Conserving Water Is a Year-Round Responsibility

With the summer rainy pattern returning, area lakes, ponds and canals are filling back up. But it doesn't mean you can water your lawn whenever you feel like it. Outdoor watering restrictions remain in effect and for good reason. We must all do our part to conserve this precious resource.

Residential water conservation is just one piece to a very complex puzzle: What can be done to ensure that enough fresh, clean water will be available for everyone today and tomorrow?

First, you should understand that county government does not impose water restrictions. That is done by the South Florida Water Management District. But we enforce the restrictions through our Code Enforcement Division. Sev-

eral other agencies also investigate complaints and issue fines. Recently, the County Commission agreed to double its fines for violating mandatory water-use restrictions — up to \$250 per offense, depending on whether the case is heard by a court judge or a Code Enforcement special master. We did this not to pad the county coffers, but because mandatory restrictions target a completely preventable type of water waste.

Approximately half of all the water used by residents is for outdoor irrigation — literally dumping water on the ground. Landscaping your yard with drought-resistant grass and shrubs eliminates the need for most outdoor watering. Making sure your faucets and irrigation system are leakfree, and watering only in the

early morning or late evening hours will save water, too.

Residential consumption uses up only five percent of the total amount of fresh water we receive naturally, government shouldn't pick on the little guy. Instead, why not do something about the billions of gallons collected in drainage canals and then dumped in the ocean? Well, it's an engineering issue.

The majority of canals in South Florida were dug decades ago to drain the land for farming and later for residential development. They are flood-control canals intended to move large volumes of water — storm water runoff quickly. For the most part, this gravity-based system works quite well, but it only moves water in one direction, east to the ocean. It would be astronomically expensive to try to reverse the system with enough pumps to move all that water west into Lake Okeechobee.

Not only that, drainage canals have limited capacity. In order to move storm water swiftly, drainage canals are shallow, on average around eight feet deep. Water storage facilities need to be much deeper with little or no water movement to be effective.

The geology and high water tables throughout South Florida make it very difficult to build deep-water storage facilities. But there is one place in central Palm Beach County that holds great prom-

ise for large-scale water storage — the limestone pits near Lion Country Safari.

As always, I welcome your comments and questions. Please feel free to contact me or my staff at 355-2202. □

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> Personal items for sale or wanted may be listed on a "space available" basis, FREE of charge. (Submit on 8.5" by 11" paper.)

Submissions & Articles Please type in upper/lower case letters, double spaced, any item. On a "space available" basis. Deadlines7th of each month (call about special problems).

Visit your Century Village web site: centuryvillagewpb.org

प्[‡] OFFICERS

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Frank Cornish, Howard Silver

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

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Silent Majority

Before reading any further, please turn back to page 4 and see if your Building Association is listed as **not** attending the Delegate Meeting on July 11. If your residence is missing, you are not being fairly represented, and decisions are being made that may impact your life unfavorably.

You can do something about this. Even though you have come here to retire, relax, and enjoy yourself, your voice should still be heard — not just among friends at the pool or on the bus, but at a Delegate Meeting, where you have the power to make changes. All it takes is one day a month, for about 90 minutes. Some days you will be bored, other days you may learn something new that you can share with others in your Building Association.

Now would be a good time to stop in at the UCO office and ask for the form on which you list your Building Association's new officers for the coming year. Then put your name down as Delegate.

Your current President (who obviously didn't attend the meeting) must then sign and put the Association's seal on the form before you can bring it back to UCO. Your name as Delegate will go into the computer and when you attend the next meeting on August 1, you will sign in at the appropriate desk and vote! It is time for the Silent Majority to start speaking up for your rights.

Now, as to the Vocal Majority that presented a shameful, possibly pre-planned, display of yelling, and ignoring the Chair, let me remind you of something I was taught as a child:

"Just because you are loud, it doesn't mean you are right."

CV Resident Honored in **Parade**

By Ed Shatz, WWII Hero

July 4, 2008 was a special day for me in Blountville, Tennessee, the day of a parade in which I had been invited to participate.

Upon reaching our destination, I was lifted onto a float and Dr. Michael sat at my side during the entire journey. I wore a cap inscribed World War II Veteran and I received many a salute from the watchers.

I believe I was the only WWII Veteran in the parade. It was indeed thrilling and exhilarating to be honored so. After the parade, I was interviewed and had my picture taken for the Bristol newspaper.

HAM Radio for Beginners Class

If you ever thought about being an amateur radio operator, now is the time!

The Greater Palm Beach Area of the American Red Cross presents HAM Radio for Beginners with the "nocode technician" licensing test — Morse Code is no longer required for a license.

This class will be held at the American Red Cross Chapter Headquarters at 825 Fern Street, West Palm Beach, FL 33401.

The two-day class will be held Saturday and Sunday, August 30-31, from 9:00 a.m.-5:00 p.m. Pre-registration is required, as class size is limited. There is a fee of \$24.95 (plus tax) for the textbook and \$14 for the test administration fee.

For more information, or to register, please contact Armen Gregorian at 561-650-9104 or email gregoriana@redcrosspbc.org

That.... ...the phone number 1-800-GOOG-411 is a toll-free information number sponsored by Google?

Did You Know

... New York was the first state to require a blood test for couples intending to marry, in 1928?

...orange tomatoes are healthier than red ones?

...the technical term for the pound key on the telephone is an octothorpe?

...Olivia Hussey, the youngest actress to star in a version of Romeo and Juliet, could not see the movie when it premiered because it contained a nude scene — hers? *****

...the Subway sandwich shops are owned by a company named Doctor's Associates because the founder has a medical degree?

...curry has an antioxidant which can destroy cancer cells?

...the popularity of Madison as a female given name came after Daryl Hannah played a mermaid named Madison in Splash?

...the original Star Wars (aka *Episode IV: A New Hope*) is the shortest of the six films? *****

...a utility pole, where electrical wires are perched, has a life span of approximately 30 years?

...James Madison was the first president to smoke in the White House?

...the custom of singing barbers started in 1600s England; the quartets would form in the days of vaudeville?

...the Web site of the newspaper Arkansas Democrat-Gazette, unlike those of other papers, charges for access to its stories?

...the cellular phone was invented in 1973?

...the expression "Cinderella" used to describe a sports player or team coming out of nowhere to win a game came from the movie *Caddyshack*?

...Rutherford B. Hayes' wife was the first "first lady" to be so-called?

Delegate Meeting Fri., Aug. 1, 2008, 9:30 am **Clubhouse Theater**





The largest turnout ever for the Transportation Committee was due to the "CV Rumor Mill" that buses would run every two hours. This is **not true**. There is no change in the schedule other than those made at the June meeting.

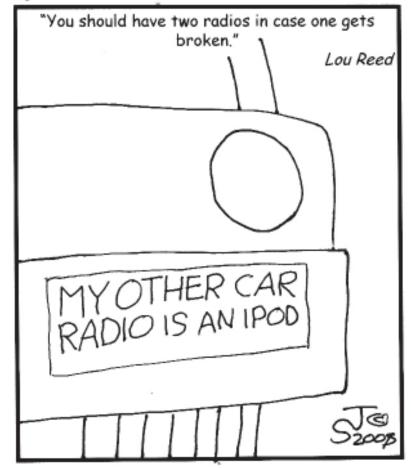
We added the new Wal-Mart Supermarket on Jog Road to the Shuttle bus run. We are monitoring the ridership to see if it causes any delays in the run and if so, we will revisit the complete run and make necessary adjustments.

A motion was passed for the Express bus to stop at JoAnn's Fabrics. It was seconded and adopted to start immediately.

Our Property Manager, Pat Blunck, and I toured the complete Village, inspecting benches and investigating the bus stops. I will report on our findings following the summer vacations.

Driver for the month of May is Celhomme Elisbert, and Tabitha Elleston for June. \Box

QuoteToons



At the Library

By Chuck Waugh, Librarian Bookmobile Is At the Okeechobee Library

The Palm Beach County Library System is operating a Bookmobile in the parking lot of the library during the branch renovation. A friendly bunch of Okeechobee Branch staff are there to help you with all of your reading needs. Popular library materials are available for check-out, including new books, large print books and DVDs. Library customers are able to place holds on materials at the Bookmobile, online, or by calling any branch in the library system. Patrons seeking information assistance should call the Telephone Reference section at the Main Library at 233-2600.

The Okeechobee Boulevard Branch Library Bookmobile is located next to the Bank Atlantic building. The hours are: Monday, Tuesday, Wednesday, and Thursday from 10:00 a.m. to 6:00 p.m., and Friday and Saturday from 10:00 a.m. to 5:00 p.m. All Village residents, including seasonal residents, are eligible for a free library card with proper ID.

Stop by the Bookmobile at the Okeechobee Branch today! \square

Amplified Telephone at No Charge for Hard of Hearing Florida Residents Provided by Florida Telecommunications Relay, Inc.

Eligibility requirements:

- Verification as Deaf, Hard of Hearing, Deaf/Blind or Speech Impaired
- Valid Permanent Florida Resident Identification

To find out if you qualify, please call Deaf Service Center of Palm Beach County, Inc., West Palm Beach, 561-802-3353, M-F, 8:00 am-4:30 pm.

Official Notices

Do not give your resident pass to a relative or friend. It will be confiscated and there will be a charge for replacement.

Investigations highly recommend that you use a realtor, an attorney, and/or title company for all your sales or rentals.

No person shall be permitted to occupy a unit without a certificate of approval per Florida statute 718.

Take the bus, leave the driving to us. See new bus schedule on back page.

Special note for bus riders: Express bus does a perimeter run at 8:45 a.m. (except Sunday). All buses do a perimeter run at 11:45 a.m. Shuttle bus does a perimeter run at 12:45 p.m.

Wear something white when walking at night, carry a flashlight.

Put a smoke detector in your apartment.

Road rules at intersections: Making a turn, you are required to signal. This is not only the law; it is essential for safety. The first vehicle to reach the intersection has the right of way. If more than one vehicle reaches the intersection at the same time, the vehicle on the right has the right of way. Do not assume that any other driver knows these rules. Pull out of an intersection cautiously and if possible, signal with a gesture to the other driver(s).

If you have a transponder and you sell your car, or if you move within the village or outside the village, please notify UCO.

To report alligators: Florida Wildlife Commission myfwc.com/gators or dial 1 866 FWC GATOR (1-866-391-4287).

Social Security Office Location: 1645 N. Congress Ave., West Palm Beach, FL 33409, 1-800-772-1213. Half mile south of Okeechobee on the right side of the road, right next to a Citgo gasoline station. This address became official on July 2007.

To all Associations or Groups who own a lift: The permit fee has been raised by the Bureau of Elevator Safety to \$75 per year starting August 1, 2008.

Any renewal application after August 1, 2008 will be \$125. All fees across the board have been increased.

Articles in the Reporter must be typewritten and doublespaced.

Excursion Bus Trips

Excursion Buses run Mondays & Wednesdays, every month.

The Monday bus normally goes to Wellington Green at 9:30 a.m. and returns at 1:15 p.m. This same bus makes a second trip at 10:30 a.m. to Wal-Mart, returning at 2:10 p.m. so, for August, the Wellington/Wal-Mart trip will be on August 4th, 18th, and 25th.

EXCEPTION: The 2nd Monday trip is to Lake Worth Beach, leaving at 9:30 a.m. and returning by 2:30 p.m. This is a big bus holding 48 passengers. The August trip is on August 11th.

The Wednesday bus normally goes to CityPlace at 10 a.m. and continues on to Gardens Mall, arriving about 10:30 a.m. This bus leaves the Gardens Mall at 1:30 p.m. and picks up at CityPlace about 2 p.m. For August, this trip is on August 6th, 13th, and 20th.

EXCEPTION: The 4th Wednesday trip is to Delray, leaving at 9:30 a.m. and returning by 2:30 p.m. The destination is the Carnival Flea Market, and Beall's Outlet is within walking distance.

This 48 passenger bus is usually full, so it makes sense to arrive between 8:30 a.m. and 9 a.m. to be sure of getting a seat.

When you receive this issue of the *UCO Reporter*, you may be able to catch the **July 23**rd trip to Delray. Or, mark your calendar for the **August 27**th trip (remember, it's the 4th week, not the last week).

Insurance Dan Gladstone



Florida's "Pay Me Later" Assessments

In the event of major hurricane losses/Florida policyholders may be assessed from three different sources — Citizens, The CAT Fund and The Guaranty Fund. These assessments are independent of each other. Following is a brief description of the present assessment rules as we understand them.

Citizens Assessments

- First Citizens "nonhomestead" clients are assessed up to 30% of their premium. This assessment would be collected mid-term.
- Second All Citizens policyholders (including nonhomestead) are assessed up to 30% of their premium. This assessment would be collected at the time of new business or renewal.
- Third The third and fourth assessments are integrated. First, all Citizens policyholders are assessed again for up to 30% of their premium. This assessment would be collected at the time of new business or renewal.
- Fourth If the third assessment on Citizens policyholders doesn't cover the deficit, a one year assessment of up to 30% may be levied against all non-Citizens policyholders. This applies to admitted and surplus lines property and casualty policies, including auto insurance but excluding workers compensation, medical malpractice, federal flood and crop insurance. On admitted policies, the assessment is levied against the carriers who

may collect it from their policyholders. On surplus lines policies, agents collect the assessment from their policyholders. This assessment is collected at the time of new business or renewals.

Fifth — If the above one year assessments do not cover the deficit, an emergency assessment of up to 30% of the current premium may be levied against all policyholders (except workers compensation, etc.) for as many years as necessary. This assessment would be collected at the time of new business or renewal.

Florida Hurricane **Catastrophe Fund (The CAT Fund) Assessments**

The CAT Fund provides state sponsored reinsurance at below market prices to Citizens and private insurers. It also may levy assessments as follows:

It may levy assessments of up to 6% annually, subject to a 10% annual cap.

Presently it is levying a six year assessment of one percent that began on January 1, 2007.

The Florida Insurance **Guaranty Association (The Guaranty Fund**)

The Guaranty Fund handles the claims of insolvent property and casualty insurance companies. It is likely that some insolvencies would result from a severe hurricane.

Guaranty Fund assessments are approved by the Office of Insurance Regulation on an "as needed" basis. There is no which can be assessed.

These assessments may be changed by the Florida Legislature at any time. □

Karaoke Continues!

Every Friday night from 6-9 p.m. in the Clubhouse Party Room. Come join the fun: music, dancing and singing. Call Jack, 616-0973.

Mothballs for Armadillos

By Dot Loewenstein

I didn't know we had armadillos here in the Village until last week, when I complained to our property manager about newly discovered holes under our hedges. He suggested putting down mothballs to repel them (the critters, not the holes). Obviously, it was going to be one of those days. The slow-moving drain in our kitchen didn't require mothballs, but Alka-Seltzer did the job.

That same evening, I was faced with another household problem. Instead of mothballs or Alka-Seltzer, it was cola I used on the gravy that had burnt into brown leather. After soaking for a few hours, the result was a sparkling pot with no scrubbing effort. Did I earn a gold star for fixing things? \square



Classified ads

For Sale or Rent

Furn, 1-1½, 2nd fl, nu 23 cubic side by side Whirlpool fridge, nu Tappan stove, nu door lock, nu roof, clean & painted, nu flrg, nu pat tile, wndos & scrs, 3 fans, cpt & HW tank 6 yrs old, 2 nu toilets, \$4,000 53" Sony TV, sleeps 4 adults, 2 steps to pool, outdoor bldg pat, laundry & bus stop, very motiv seller. Redu price already by \$25,000 to \$55,000; make offers. 845-246-4319; 845-246-2060; 561-687-9324

statutory cap on the amount Lovely 1 BR/1 ba on 1st fl, tile in liv area, walk-in shower, custom verts, scr porch w/nu in/out cpt. Rent \$750/sale \$45,000.699-5531

For Seasonal Rent

Sheffield I, 2-1½, gr fl cnr, remod, furn, tile, nr gym & pool. \$5K for season. 452-8863 or email sysummerwind @hotmail.com

Wanted to Buy

2 BR apt in exch for 1 BR apt in Windsor L, BR & kit recently remod, will pay dif. 244-0219

Cable **Larry Kall**



A meeting was held recently involving the Cable Committee, UCO Officers, and representatives of Comcast to try to clarify exactly what is going on relative to the conversion to digital TV. Comcast's interpretation of "If you are a Comcast customer, you do not have to do anything" is that they will convert channels 2 to 29 back to analog on February 17, 2009. Comcast further advises that even if you have a digital cable-ready TV set, you will **not** be able to get the channels being converted to digital without a Comcast set top box.

Comcast also advised that HBO Signature would be moved to a digital tier sometime in August 2008 and we might lose the other two HBO channels in the very near future. It appears that unless you have a set top box, you will not be able to receive some of the stations being converted from analog to digital. In this regard, Comcast was requested to come back to us with some kind of proposal for one single set top box for each of the

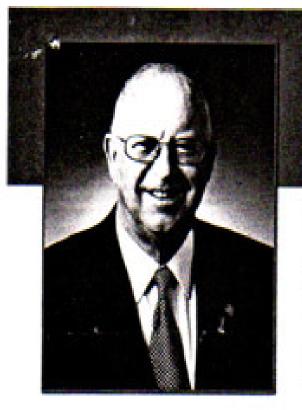
7,854 units in the Village, and the extending of our present contract after 2011 and what they expect the channel changes to be. As soon as the proposal is received, we will advise our residents and decide what is the best course of action for us.

One option is to do **nothing** and let each unit owner solve the problem on an individual basis. The one thing that is known is that some kind of Comcast set top box will be required for each TV in your unit in order to get all the channels. Could there be a set top box that is cheaper and easier to use than the present Comcast set top box? That is something that we are waiting to hear.

Some people may not know what a "set top box" is, so some explanation is in order. A set top box is a device about eight inches square and about three inches high that can be put on top of your TV set or alongside of your set. It is connected to the cable line behind your set and then to the TV itself. It is operated by a handheld remote similar to a normal TV remote. □

2008-2009 **SEASON** TICKET FLYERS ARE NOW AVAILABLE IN THE TICKET **OFFICE**

> ONE FLYER PER UNIT





"As your Property Appraiser, I will work hard to make sure everyone in Palm Beach County is treated fairly and with respect. I will strive to bring first-class customer service to this office."

INTEGRITY · HONESTY · DEPENDABLE · TRUSTWORTHY · DILICENT

Richard Machek's "Taxpayer Bill of Rights"

- 1. To be treated with courtesy and respect
- 2. To be treated fairly and equitably
- 3. To be provided information on services and benefits to which you may be entitled
- 4. To be directed to the appropriate department for individual attention
- To have your questions answered on how the taxable value of your property is determined
- 6. To challenge your Property Assessment either informally or formally
- 7. To leave the Property Appraiser's Office confident that you have been served in a competent and professional manner

PO Box 7358 • Delray Beach, FL 33482 • Phone: 561.271.0791 • Email: richard@machek08.org

United Civic Organization, Inc.

West Palm Beach, Florida

Financial Statements For the Years Ended December 31, 2007 and 2006

Balance	She	ets as o	of l	Deceml	be	r 31, 2	200	7 and	20	06				ansportation ads, Bridges		-		TO	TAT	
	Ω	perating Fund	A	mbulance Fund		Cable Fund	I	rrigation Fund	1	Security Fund		Reporter Fund		Walkways Fund		Eliminations		2007	TAL	<u>2006</u>
ASSETS																				
Cash and cash equivalents	\$	38,309	\$	13,854	\$	39,449	\$	80,587	\$	8,593	\$	29,709	\$	130,126	\$		\$	340,627	\$	882,208
Investments (Note 2)		661,000		-										1,593,000				2,254,000		1,564,076
Accrued interest		10,465						-				-		13,323				23,788		14,877
Accounts receivable				-				-		489		7,985						8,474		5,165
Inventory										2,821				•				2,821		5,490
Prepaid expenses		6,861										-						6,861		3,645
Advance arbitration costs with WPRF (Note 10) Property and equipment (net of		75,161												309,966				385,127		102,279
accumulated depreciation) (Note 3)		101,255								20,530		4,131						125,915		73,694
Utility deposits		860								4,155								5,015		5,015
Due from other funds		2,092	_		_		_	671	_		_		_	586	_	(3,350)	_			
Total Assets	\$	896,004	\$	13,855	\$	39,449	\$	81,258	\$	36,587	\$	41,825	\$	2,047,001	\$	(3,350)	\$	3,152,628	\$	2,656,450
LIABILITIES																				
Accounts payable	\$	85,862	\$		\$		\$	6,324	\$	59,724	\$	319	\$	11,926	\$		\$	164,156	\$	79,494
Accrued taxes payable		25,009								67				46				25,123		17,552
Deferred income (Note 19)		265,689				-						2,749						268,438		268,785
Notes and capital leases payable (Note 7)		2,702		-								1,526						4,228		7,884
Due to other funds			_	-	_		_		_	3,345	_	5	_	<u> </u>	_	(3,350)		-		
Total Liabilities	_	379,263	_		_	<u> </u>	_	6,324	_	63,136	_	4,599		11,972	_	(3,350)		461,945		373,715
FUND BALANCES																				
Appropriated funds (Note 4)		353,193		13,855		39,448		74,935						2,035,028				2,516,459		2,087,900
Unappropriated funds	_	163,547	_		_	<u>.</u>	_		_	(26,549)	_	37,226		<u> </u>	_	<u> </u>		174,224		194,834
Total Fund Balances	_	516,740	_	13,855	_	39,448	_	74,935	_	(26,549)	_	37,226	_	2,035,028	_	<u> </u>		2,690,683	_	2,282,735
TOTAL LIABILITIES AND FUND BALANCES	s	896,004	s	13,855	s	39,449	s	81,258	s	36,587	\$	41,825	S	2,047,001	s	(3,350)	s	3,152,628	s	2,656,450
								-		-			No. of Lot, House, etc.,		-	The second second second	Albert Land			

Statement of Revenues and Evnences for the	ne Years ended December 31, 2007 and 2006
Statement of Nevenues and Expenses for the	le Tears effueu December 31, 2007 anu 2000

	Operating Fund	Ambulance Fund	<u>Cable</u> Fund	Irrigation Fund	Security Fund	Reporter Fund	Transportation Roads, Bridges & Walkways	Eliminations	TOTA 2007	L 2006
Revenue										
Association fees	\$ 224,309	\$ 144,465	\$ 1,840,665	\$ 181,574	\$ 705,083	\$.	\$ 1,370,365	s · s	4,466,462 \$	4,260,157
Advertising income						81,400			81,400	75,493
Investigation fees	87,250	-							87,250	76,600
Interest	34,317	3,874	12,758	6,010	5,110	1,204	85,692		148,964	110,450
Grants (Note 6)	54,517	3,074	12,750	0,010	3,110	1,204	65,092		140,504	28,411
Installation luncheon							1			
Copy income										1,385
Rental income	9,700							1	10.200	(4)
		-			600		-	-	10,300	17,200
Reimbursement of expenses (WPRF)	600		-	1,200	6,600			•	8,400	8,400
Bus passes							442		442	386
Gate passes				•	23,637		-		23,637	23,545
Transponders, net					5,791				5,791	11,006
Laundry income	19,271						•	•	19,271	21,137
Miscellaneous income	166	59			98	,	478		801	6
Capital gains & (losses)							-	•	-	(5,759)
Funds administration fee	123,501						•	(123,501)		
Total Revenues	499.114	148,398	1.853.423	188,785	746,918	82,603	1,456,977	(123,501)	4.852.718	4,628,413
Expenses	1221441	110270	***************************************	100.702	/40.710	02,003	1,350,777	1123.501	4,0024,710	4.020.413
Allocable administrative expenses	-	1,500	1,500	1,500	30,000	24,000	65,001	(123,501)		
Salaries and related expenses	119,529	1,500	1,500	1,500	28,158	24,000	05,001	(123,301)	147,687	138,314
Contract expenses (Note 6)	,	141,372	1,851,141		608,912		1.020.217			
Printing, postage, office expenses	12,742	141,372	1,031,141			27.661	1,020,217		3,621,642	3,506,446
			- 3	20.126	4,374	37,651	-		54,767	50,183
Utilities and telephone	12,250		-	29,125	107,568			•	148,943	158,095
Repairs and maintenance	195			50,381	8,454		11,114		70,144	59,681
Reclaimed water project & expenses				50,453		•	-		50,453	4,071
Security related expenses	597		-	-	3,775				4,372	3,523
Gatehouse expenses							-	•	-	2,244
Laundry facility expenses	15,967		-				-		15,967	15,250
Audit fees	8,577						-	-	8,577	6,250
Volunteers' recognition day	4,192						-		4,192	6,316
Beautification expense	48,277					-			48,277	89,158
Landscape maintenance	83,644					•	-	•	83,644	44,908
Irrigation Inspection				4,207					4,207	4,358
Canal Maintenance				25,183			-		25,183	16,492
Depreciation expense	8,562			25,105	10,280	1,274			20,116	24,030
Investigation expense	39,549				10,200	1,2/4			39,549	
Legal	12,765		2					100		45,704
Bank service charges	494	267	279	267	170	277	262		12,765	26,384
Interest expense	2,472	267	2/9	267	378	277	267	•	2,231	1,560
	2,4/2		•	•		. 311		•	2,783	813
Signs					2,501		263		2,764	1,980
Exterminating	2,343		•		108				2,451	245
Employee of the month					200		550	-	750	1,050
COP Expense			•				-	-	-	495
Fence Repairs	-				3,009			-	3,009	4,350
Camera Repairs					-	-	-	-		1,152
Hurricane damages and losses	2,380				1,900		-		4,280	56,141
Emergency prepareness	770			-					770	5,726
Miscellaneous	2,133		2,526	150	1,332	50	-		6,191	3,606
Insurance	4,101		-,		.,				4,101	9,281
Computer expenses	.,				3,795				3,795	2,140
Property taxes	318				3,193				318	
Goods and welfare	3,146						Ţ.	100		1,322
Income taxes (Note 9)	47.693		-	-	-				3,146	2,315
				<u> </u>		<u>-</u>			47.693	19.872
Total Expenses	432,697	143,139	1,855,447	161.266	814.744	63,564	1,097,412	(123,501)	4,444,767	4,313,455
Excess (deficit) of revenue over expenses	\$ 66.417	\$ 5.259	<u>\$ (2.024)</u>	\$ 27.518	\$ (67.826)	\$ 19.039	\$ 359.565	2 - 2	407.949 \$	314.958

Statement of Changes in Fund Balances (Deficits) for the Years Ended December 31, 2007 and 2006

	C								*			
FUND BALANCE (DEFICIT):	perating Fund		bulance Tund		Cable Fund	Irrigation Fund		curity Yund	Reporter Fund	Transportation Roads, Bridges & Walkways Fund		TOTAL
Appropriated Fund Balance as of January 1, 2006	\$ 304,552	\$	12,655	\$	88,623	21,571				1,285,585	\$	1,712,986
Excess (deficit) revenue over expenses 2006	-		(4,059)		(47,150)	25,845		-	-	389,878		364,514
Board designated transfers from unappropriated fund balance (Note 4) Appropriated Fund Balance	 10,400			_				· ·	<u> </u>	· ·	_	10,400
as of December 31, 2006	 314,952		8,596		41,473	47,416				1,675,463	_	2,087,900
Excess (deficit) revenue over expenses 2007	-		5,259		(2,024)	27,518			-	359,565		390,318
Board designated transfers from unappropriated fund balance (Note 4)	38,241			_		· · · · · · · · · · · · · · · · · · ·						38,241
Appropriated Fund Balance as of December 31, 2007	\$ 353,193		13,855	<u>\$</u>	39,448	\$ 74,935	<u>s</u>	- 1	<u>-</u>	\$ 2,035,028	S	2,516,459
Unappropriated Fund Balance as of January 1, 2006	219,728		-					36,757	(1,694)			254,790
Excess (deficit) revenue over expenses 2006	(73,957)							4,520	19,881			(49,556)
Board designated transfer of unappropriated fund balance (Note 4) Unappropriated Fund Balance	 (10,400)			<u>, </u>	· ·	-		· .	-	<i>.</i>	_	(10,400)
as of December 31, 2006	135,371			_				41,277	18,187		_	194,834
Excess (deficit) revenue over expenses 2007	66,417							(67,826)	19,039			17,631
Board designated transfer of unappropriated fund balance (Note 4)	 (38,241)								-		_	(38,241)
Unappropriated Fund Balance as of December 31, 2007	\$ 163,547	<u>s</u>		s		s -	<u>\$</u>	(26,549)	\$ 37,226	s -	_	174,224
TOTAL FUND BALANCE (DEFICIT)	\$ 516,741	S	13,855	<u>s</u>	39,448	\$ 74,935	<u>s</u>	(26,549)	\$ 37,226	\$ 2,035,028	\$	2,690,683

Statement of Cash Flows for the Years Ended December 31, 2007 and 2006

									3-	Transportation Roads, Bridges			TOT	AL
		ating ind	Ambulance Fund		Cable Fund	Irrigation Fund		Security Fund	Reporter Fund	& Walkways Fund	Eliminations	2007		<u>2006</u>
CASH FLOWS FROM OPERATING ACTIVITIES													<i>(</i> 2	4.240.147
Association fees collected		,	\$ 144,465	\$	1,840,665	\$ 181,574	3	705,083	2 .	\$ 1,370,365	2 .	\$ 4,466,4		.,,
Investigation fees collected		87,250							-			87,2		76,600
Advertising income collected									77,927			77,9		72,799
Interest received		27,839	3,874		12,758	6,010		5,110	1,204	83,258	•	140,0		110,216
Other income received		30,043	59			1,200)	36,236		920		68,4	39	376,940
Fund administration fees received		23,501									(123,501)	44.612.0		(1.007.501)
Cash paid to suppliers of goods and services		23,338)	(143,139)	(1,855,447)	(158,200))	(782,072)	(61,752)) 123,501	(4,613,0		(4,387,591)
Interest paid		(2,472)			<u> </u>			<u> </u>	(311)	· .		(2,7	83)	(813)
Net Cash Provided By (Used in)					/a.aa.ii			(2.5.612)				2242	26	500 200
Operating Activities	1	67,133	5,259	-	(2,024)	30,585		(35,642)	17,066	41,959		224,3	55 _	508,308
CASH FLOWS FROM INVESTING ACTIVITIES												/70 /	22)	(6.550)
Building under construction	(70,633)										(70,6		(6,556)
Purchase of property and equipment	9.2	(0)						(1,704)				(1,7		(19,534)
Redemption of certificate of deposit		93,000	75,000		20,000			•		1,456,078		2,344,0		1,848,241
Purchases of investments	(8	77,000)	(75,000)	_	(20,000)				<u> </u>	(2,062,000	<u> </u>	(3,034,0	00) _	(2,321,006)
Net Cash Provided By (Used In)		000000										(0.00		
Investing Activities	(1	54,633)		_				(1,704)		(605,922		(762,2	59)	(498,855)
CASH FLOWS FROM FINANCING ACTIVITIES														
Capital lease borrowings												(0.4	-	2,380
Notes and capital leases repayments		(2,959)							(697)			(3,6		(2,833)
Interfunds transfers	(2	90,790)	(0)	_	257	(4,957	2	(13,740)	(2,805)	312,035	. 		<u>.</u> -	<u> </u>
Net Cash Provided By (Used In)												(2.4		
Financing Activities	(2)	93,749)	(0)	_	257	(4,957)	(13,740)	(3,502)	312,035	. <u> </u>	(3,6	136)	(453)
NAT BIODE OF GROUP OF THE CO.														
NET INCREASE (DECREASE) IN CASH					(1.000)	27.620		(51.005)	12.564	(251 020		(541.4	(00)	0.000
AND CASH EQUIVALENTS	(2)	81,249)	5,258		(1,767)	25,628		(51,087)	13,564	(251,928		(541,5	100)	9,000
CASH AND EQUIVALENTS, BEGINNING OF YEAR	3	19,559	8,596	_	41,216	54,959	_	59,679	16,144	382,055	·	882,2	208	873,208
CASH AND EQUIVALENTS, END OF YEAR	\$:	38,309	\$ 13,854	\$	39,449	\$ 80,587	\$	8,593	\$ 29,709	\$ 130,126	<u>\$</u>	\$ 340,6	527 5	882,208

Doll Making Class

By Stormy Harris

The new class was learning a new art called Reborn Dolls. This is where a readymade 20-inch vinyl play doll is converted into a "life-like" baby. The class was taught by Stormy Harris, a long time porcelain doll maker, who is now a Reborn Doll Artist.

The store-bought dolls were taken apart and were first painted with a realistic skin tone. All of the cute little baby wrinkles were highlighted with a light blush and a deeper blush was used to bring "life" to the babies' cheeks and lips. The new babies are also given their first French manicure and pedicure. Weight was then added to all of the babies vinyl limbs and cloth limbs, head and cloth body. Then the doll was reassembled.

Because the doll is now weighted similar to the weight of a newborn baby, the baby's head needs to be supported just like a real baby. By adding eyelashes and a wig, the "baby" now comes to life, hence the term, Reborn. \square



Pictured are the new mommies and their beautiful reborn babies, from left to right: Pearl Hahn, Meta Lasson and Shirley Shifrin.

Photo by Stormy Harris

Notice to All Associations

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Your Theater Claudette LaBonte



I previously reported that I would let you know the "Sleeper Show" of the month. Well, on June 21, we really were entertained by a petite songstress who came to America from Ireland to star in *Finian's Rainbow* and has been wowing audiences since. She definitely is seasonal talent.

She has a touch of comedy as she explains her childhood in Ireland and her success and rise in the industry. For her final number, she donned a beautiful clown costume, ankle-length, sparkling cloak, and clown make-up and wig, and began singing a rendition of *Carousel*. This brought goose bumps and earned her a standing ovation from the audience. A great sight to see and hear.

Let us see which act will be the sleeper for the month of August.

- Sat, Aug 2, Cherrill Rae

 A dynamic performer
 whose act includes something for everyone. She has performed as far away as
 Hong Kong. Opening for Cherrill is comedian Bob
 DiVerde, who is a favorite on every major cruise line.
- Sat, Aug 9 (7:00 p.m.), Vickie White — This songstress has performed at the Maltz Jupiter Theatre, the Actor's Playhouse and the Broward Stage Door Theatre. Opening for White is guitarist Richard Balseiro.
- Sat, Aug 16, Lou & Lynn Carabello — Dynamic entertainers with two of the most thrilling voices that combine with beautiful looks, sensitivity and humor.
- Mon, Aug 18, Cavendish Presents "Celebrate Broadway" — Irene Adjan, Wayne LeGette and Stacy Schwartz join forces to bring a collection of some of the best show-stopping numbers from Broadway.
- Sat, Aug 23, Timothy Hawkins — A versatile performer combining comedy, singing and magic. Opening for Hawkins is accordion virtuoso and Century Village favorite Misha.

 Sat, Aug 30, The Original Klezmer Show — Al Matos will bring a brand new selection of the world's most beautiful and memorable Yiddish, Israeli, Greek, Russian and Irish music. This should be a swinging evening.

Who will be the August favorite? Let someone in the usher corps know. In the meantime...see you at the theater. □









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Sun, 8/03, 1:45 pm; Mon, 8/04, 7:00 pm

GRACE IS GONE (PG-13 · 85 min)

John Cusack, Emily Churchill, Marisa Tomei
Upon hearing his wife was killed in the Iraq war, a father
takes his two daughters on a road trip. Nominated for
two Golden Globes.

Tue, 8/05, 1:45 pm; Thu, 8/07, 7:00 pm; Sun, 8/10, 1:45 pm; Mon, 8/11, 7:00 pm; Tue, 8/12, 1:45 pm

FOOL'S GOLD (PG-13 · 113 min)

Matthew McConaughey, Kate Hudson, Donald Sutherland
A new clue to the whereabouts of a lost treasure rekindles
a married couple's sense of adventure and their
estranged romance.

Thu, 8/14, 7:00 pm; Sun, 8/17, 1:45 pm; Tue, 8/19, 1:45 pm; Thu, 8/21, 7:00 pm; Sun, 8/24, 1:45 pm

CASSANDRA'S DREAM (PG-13 • 108 min)

Ewan McGregor, Colin Farrell
Written and directed by Woody Allen. How far will you go to make your dreams come true? The tale of two brothers with serious financial woes. When a third party proposes they turn to crime, things go bad and the two become enemies.
Mon, 8/25, 7:00 pm; Tue, 8/26, 1:45 pm; Thu, 8/28, 7:00 pm; Sun, 8/31, 1:45 pm

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Here Are Just a Few of the Many People Who Support Judge Diana Lewis:

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Recreation News

Century Snorkel and Sailing Clubs John Oroardo, President Ray Cook, Commodore

Both Clubs continue to be active through the summer months and have joined together in some activities. The Snorkel Club had a very successful trip to San Salvador in the Bahamas: the island claimed, it was where Christopher Columbus first landed in the new world. There was snorkeling every morning and afternoon, with many other activities.

The annual picnic was a huge success. We also had a nice Pot-Luck get together and a couple of great snorkel trips to Peanut Island.

The Sailing Club has continued fun races, crew racing and inaugurated a navigation race through all the waters and channels between the bridges. Presently there are nine residents taking sailing lessons and two already have passed the test and received their certification cards.

Also, the Snorkel and Sailing Clubs began a shoreline cleanup of the Century Village lakes and channels. It took place on June 17. Because of the summer heat, we are considering future cleanups for late October and again in March (also because the snowbirds are here and they can join in the fun).

Our thanks to the people who gave their time and efforts (in alphabetical order): Pat Brownell, Beth Baker, Ray Cook, Fina Cucalon, Ann Libby, Helga Lieb, Kay Marvin, Kate Oroardo, Pat Romnosky and Maurice Washington. Considering everything, it was very successful and many bags of trash were collected and put in the dumpsters.

All residents are invited to join us for an active, challenging, fun summer, and throughout the year. For info: Helga, 683-3222; John, 478-9921; Ray, 352-1144. □

Put a smoke detector in your apartment.

Lulu Kahn at 95: Harlem Memories, Village Achievements

By Rebecca Schlam Lutto

Lulu Kahn, at 95, is like an emissary to Century Village from another epoch, another time, in a place unknown to younger generations.

Her hometown was Harlem — yes, *the* Harlem — in the early years of the 20th century. Her family lived at 110th Street and 5th Avenue when East Harlem was a home and haven for striving and successful Jewish immigrants. There were at least two Yiddish-language theaters, the Gabel

and the Lenox.

Kaminsky's, the kosher butcher shop owned by Lulu's father, was so well-known that Yiddish comedians could casually refer to it; it was the Zabar's of its day. Also remarkable in the neighborhood were Harry Kaminsky's six daughters, of which Lulu is the youngest.

At her recent 95th birthday party, Lulu was showered with kudos and strained to find moments to show off her two daughters, four grand-children and four great grand-children to her Century Village friends.

Lulu comes from a time when immigrant parents did not send their daughters to college. Since both parents were busy with their business, Lulu's professors were her older sisters.

"My sister Jenny was 18 years older than I was, and it was she who introduced me to opera and art," recalled Lulu. Other sisters were her mentors in literature; she brings up the likes of Milton or Whitman in ordinary conversation.

At Congregation Anshei Sholom, where she has been a life member for 38 years, at the bridge table where she is an expert player, at the hairdresser, where her luxuriant white hair is admired — everywhere she goes younger women admire Lulu's peaches-and-cream complexion. That's Lulu at 95! □



Lulu Kahn of Dover B, with two of her four great-grandchildren. Nine-year-old twins, Scott and Alexis, came from Summit, NJ, to celebrate Ms. Kahn's 95th birthday.

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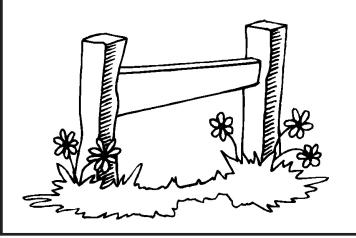
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Maintenance

Continued from page 1

at the meeting on July 8, 2008.

Our first guest speaker was Mr. William Roberts, who represents a manufacturer of hurricane code compliant accordion and Bahamian shutters. Mr. Roberts went on to show everyone the differences between his company's shutters and competitor's shutters. He said his shutters use a heaver gauge of steel, and a better sliding system that requires less maintenance. He also stressed that installation is the most important part of any purchase of shutters. His company not only sells the shutters, they also install them.

Mr. Roberts then showed a new type of hurricane-proof Bahamian shutter. This shutter is built like a tank, and it is much stronger then any accordion shutter I have seen to date. The shutters also have movable levelers to let in light after a hurricane. This product is more expensive than accordion shutters.

I had asked everyone if they had anything written into their documents about hurricane shutters, doors, windows and patios. Not one Association had any regulations written. I then realized that this was a new area and the best way to give this a kick start was to write a layout of the ways an Association could use. The rules I would write about hurricane shutters, doors, windows and patios were only a suggestion and a starting point, where every Association will get an idea how to get the new hurricane rules into their documents. Because if an Association does not do anything now, the unit owners will be able to put up any type of hurricane shutter, window, or door that they would want to. An Association Board would not be able to stop them because there were no rules in their documents about hurricane shutters, doors, windows or patios. A word to the wise: Start working on putting the hurricane windows, doors, shutters, and patios rules in your documents now.

Dan Gladstone started to inform everyone present that there was a new bill, H.B. 601, that has not been signed, but is expected to be signed very soon. This bill will make many changes to an Association's responsibility in determining who will pay for what. An example is that the Association is now responsible for all air conditioner compressors, air

handlers and heating units that are damaged or destroyed in a hurricane or any other casualty that may occur.

Another change that was made by H.B. 601 is that all Association units must be insured. If any unit owner refuses to get insurance, the Board of Directors will buy insurance for that unit, and the owner will then be responsible for payment of the insurance. If the unit owner refuses to pay, the Board of Directors will have the right to file a lien on that unit. The Board of Directors now is responsible to have every unit owner show proof that they are insured by submitting a copy of the insurance to the Board every year. There are many more changes to H.B. 601, but I will have to leave this until Dan Gladstone returns from his vacation on July 26, 2008.

Our next speaker was Mr.

Sergio Clavijo from Sunshine State One Call of Florida, Inc. Sergio is one of the most entertaining lecturers we have had to date. He started by giving a little history of his work background dealing with safety, which led to his present position as the representative of the "call before you dig" program in the state of Florida (which, by the way, is the law).

Under this law, anyone who is planning to do any digging in Florida must inform Mr. Clavijo's department by calling 811 and tell them where they are planning to dig because of all the pipes, electric lines and who knows what else that may be buried in the ground. His department will check to see if it is safe for anyone to dig in that location, which will take about two days to get an answer.

A funny coincidence happened about three or four days

after Mr. Clavijo's visit: There was a water pipe burst by the new UCO building. Maybe they didn't get the memo about digging.

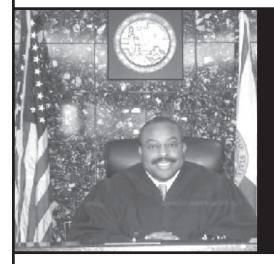
Mr. Clavijo had brought a great DVD showing the many accidents that occur when someone digs without calling his office at 811. The only problem was no one could get the DVD player to work. Mr. Clavijo said he will come back to Century Village at another time, when our equipment is working, because he felt it was important for everyone to see his DVD. I advised everyone present that if I can, I will invite Mr. Clavijo back in the late fall, and I would make sure that our DVD player is working.

By the time you are reading this article, it will be late July, and the Maintenance Committee will be on vacation during the months of August and September, so I would like to wish everyone a great summer and will see you in October 2008, when we will start the Maintenance Meetings again. □

Maintenance
Committee
requests
volunteers to help
with telephone
squad. One day a
month is all that is
necessary.
Membership on
the committee is
not required.
Contact Jerry at
684-1487.
Thank you.

KEEP

JUDGE REGINALD R. CORLEW COUNTY COURT JUDGE, GROUP 3



As your County Court Judge I have been serving the citizens of Palm Beach County with independence, fairness, experience and integrity.

ENDORSEMENTS INCLUDE

The Voters Coalition, Inc.
Fraternal Order of Police
National Organization for Women
Police Benevolence Association
Palm Beach-Treasure Coast AFL-CIO
State Attorney, Barry E. Krischer
Hon. Ed Rogers, Retired Circuit Court Judge
Dr. Edward Eissey

PROFESSIONAL

Judge - 15th Judicial Circuit, Palm Beach County

Currently Presiding in the Criminal Division

Attorney - Worked for the United States Department of Treasury

Former Federal Tax Litigator - United States Tax Court

Former Special Assistant United States Attorney

Represented Government in United States Bankruptcy Court

Adjunct Professor - Nova Southeastern University Law Center - Taught Tax Litigation

VOTE AUGUST 26, 2008

RCORLEW2008@AOL.COM

POL. ADV. PAID FOR AND APPROVED BY COUNTY COURT JUDGE REGINALD R. CORLEW, GROUP 3, NON-PARTISAN

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www.maryjeanmasters.com		mastersre@bellsouth.net	
UPPER FLOOR CORNER 1 BED 1.5 OR 2 BATH		Windsor D - Furn. Waterview, near west gate.	37,000
Camden H - Unfurn. Lots of light Carpet, Rentable	39,000		5,000
Dorchester D - Furn. Parquet floors, near pool	45,000		0,000
Golf's Edge E - Unfurn, rentable, ceramic tile & encl patio	38,000		5,000
Bedford E - Includes lift!! Lots of light! Carpet	40,000		0,000
Norwich G - Unfurn. Remodeled, near Club	28,000		6,000
Camden I - Furn. carpet, rentable bldg. near pool Sussex A - Ceramic rile, New A/C, lots of light, rentable	35,000 42,000		37,000 3,500
Salisbury D - Pergo flooring, furn. Newer A/C	25,000		9,000
Kent H - Furnished, rentable building	64,900		50,000
Sussex B - Rentable building, new a/c & h2o heater	56,000		5,000
Golf's Edge E - Near club, furnished, Berber carpet, A/C	53,000	Coventry E - Central A/C, new furniture, mirror walls	9,900
Camden C - Water view, near pool and W. gate, pretty	39,000		9,950
Waltham C - Furn., newer refrigerator and counters	44,000		4,000
Norwich G - Beauty, fully furn. newer A/C, near E, gate	44,000		5,000
Cambridge G - Furn., central A/C, near pool	49,900	UPPER FLOOR CORNER 2 BED 1.5 OR 2 BATH	000
Easthampton H - Furnished, carpet, garden view Windsor S - Fully furnished, very clean condo	50,000 55,000		9,900 8,900
Coventry E - Furn, near E. gate and fitness center	69,900		6,000
GROUND FLOOR CORNER 1 BED 1.5 BATH	00,000		9,000
Waltham F - Handyman special!!! Rentable, nr east gate	22,000		3,000
Oxford 200 - Absolutely amazing!! Ceramic tile, new kit.	49,000		7,900
Norwich G - Furnished, garden view, pergo floors	52,000		8,000
Golf's Edge D - Beautiful, near east gate. Rentable.	55,000		9,900
Sheffield B - Furn. Waterview, very pretty	37,000		9,000
Andover F - Nice, Central Andover M - Waterview, furn, cul-de-sac	42,000 42,900		8,000 8,000
Norwich A - Rentable, near east gate and clubhouse	49,000		9,000
Coventry C - Ceramic tile, walk in shower	40,000		8,000
Sussex M - Amazing!! Completely redone! unfurnished	53,000		9,000
Sussex A - Furnished, ceramic tile, rentable building	41,000		5,000
Sheffield M - Sweet and cozy, near Hastings fitness ctr.	49,900	Norwich L - Furn. Rentable, great location 7	0,000
Berkshire F - Unfurnished, tile, new appl., central A/C	49,500		5,000
Windsor M - Furnished, central A/C, garden view	49,000		5,000
Cambridge G - Lots of upgrades!! Ceramic tile, nr pool	36,000	GROUND FLOOR CORNER 2 BED 1.5 / 2 BATHS	2 000
GROUND FLOOR 1 BED 1/1.5 BATH Dover B - Waterview, beauty, near clubhouse	65,000		3,000 '9,500
Chatham O - Ceramic Tile, encl patio furnished	35,000		8,000
Norwich G - Furn only, ceramic and pergo fl, garden vw	52,000		5,000
Canterbury B - Rentable, gardenview, carpet	32,000		9,000
Easthampton G - Furn, carpet, near Eastgate	24,000		6,000
Oxford 600 - Ceramic tile, over 1000 ft. washer, dryer	68,500		0,000
Camden E - Waterview, near pool, rentable, furnished	45,000		5,000
Camden J - Full of upgrades, turn key, new furniture	72,900		5,000
Windsor N - Beauty, Near pool and west gate	46,900		9,900
Camden H - Unfurnished, newer appliances	40,000		4,000
Southampton C - Ceramic tile, near pool, golf view, unfurn	39,000	UPPER FLOOR 2 BED 1.5/2 BATH	0.000
Easthampton C - Furnished, ceramic tile, newer appliances Canterbury C - Unfurn redone beauty	55,000 48,000	1 ' 11	9,000 8,600
UPPER FLOOR 1 BED 1.5 BATH	40,000		7,000
Chatham U - Heart of community. Lots of light!! Nice!	49,500		5,000
Northampton K - Furn. Gardenview, Really nice!!	35,000		9,900
Camden J - Tile, gardenview near large pool, furn.	45,000		3,000
Salisbury D - Lift included!! Walk to east gate. Furn	34,000	Bedford H - Part furn. Waterview, storm shuttcrs, NICE 4	-0,000
Dover B - Unfurn, ceramic tile, waterview, Beauty	55,000		5.000
Dover A - Unfurn. Ceramic tile, waterview, new A/C	48,900		1,000
Waltham A - Furn, Carpet, Come enjoy	36,500		2,000
Greenbrier A - ABSOLUTELY GORGEOUS!!!	95,000		5,000
Northampton S - Very pretty, extra clean, carpet, elev. bldg Stratford N - Furnished, nice location	27,000 33,000		54,000 55,000
Southampton A - Unfurn. Redone, golfview	49,900		5,000
Golf's Edge G - Beauty, carpet, ceramic tile	49,000		3,000
Norwich J - Furn, lots of light. Pretty, near fitness	39,900		5,000
Dover C - Central A/C, elevator bldg, Near clubhouse	56,000		9,000
Easthampton G - Furn, Berber carpet, 2 A/C units	49,000	GROUND FLOOR 2 BED 1.5 OR 2 BATH	·
Easthampton D - Lovely furn condo, near east gate	50,000		4,900
Dorchester C - Cozy, lots of light, near pool	49,900	·	9,000
Norwich H - Lots of upgrades, near E. gate	42,000		5,000
Southampton A - Rentable building, newer appl., furn	59,000		5,000
Chatham K - Newer appliances, near amenities, furn Wellington F - Water view, furnished, elevator in bldg.	44,000 73,000	Stratford B - Near clubhouse, great floor plan CONDOS/HOUSES OUTSIDE CENTURY VILLAGE	5,000
Canterbury D - Furnished, Motivated, near pool	48,500	GOLDEN LAKES SALE	
Southampton A - Hardwood floors, new appliances	75,000		6,500
GROUND FLOOR 1 BED 1 BATH		Lake Olive Dr - 2/2 villa, glass porch, wtrvw, CT thruout, DW, WD, garb disp, CAC. Beau	
Northampton S - Beautiful ceramic tile, upgrades galore	28,000	125,000	
Camden J - Unfurn. Near west gate, and pool	29,000	LAKE WORTH FOR RENT	
Northampton G - Furn, Carpet, newer countertop	29,500		1,200
Chatham N - Rentable, Furn. Carpet	35,000	TERRACINA	0
Waltham A - Redone, rentable, near east gate	32,000	Cresta Circle - Great for families, incred lkvw, burg alm, tile fls, furn, hurr shtrs, comm ac amits, abs gorg!!! 369,000/wi	
Canterbury H - Garden view, Knock down wall in kit.	27,000	amits, abs gorg!!! 369,000/wi	ılı rent
Sussex A - Redone! Perfect condition, ceramic tile Berkshire I - Drive right up Very pretty, new appl.	42,000 26,500	Crosley Drive East - 2/1.5 1st fl, furn, cptd retreat, feat CA, avail seasonally mo 1,250/an	ın 700
Northampton Q - First floor, ceramic tile, 1 year old a/c	27,000	MYLA LANE	111 7 00
Cambridge E - Ceramic Tile, upgrades galore!!! New!!!	30,900	2 BR 1 ba unfurn, very, very clean 700 per mo & 1,0	00 dep
Berkshire F - Furnished, great buy, just walk right in	29,900		
Chatham S - Beautiful water view!! Furnished	20,000		
Camden H - Rentable, near pool and west gate, pretty	33,000		
	33,000 25,000	SPECIAL FEATURES	
Norwich B - Furn., clean, near laundry	33,000 25,000 40,000		
Chatham K - unfur, rentable, very nice area, lake view	33,000 25,000 40,000 36,000	GREENBRIER	
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!!	33,000 25,000 40,000 36,000 35,000		ınt
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see!	33,000 25,000 40,000 36,000 35,000 40,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Fa	ınt
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see	33,000 25,000 40,000 36,000 35,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Fa golfvu in front. Poolvu in front. \$98,500	ınt
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH	33,000 25,000 40,000 36,000 35,000 40,000 36,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Fa	ınt
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH Sussex M - Beauty! Furn. Lift included!!	33,000 25,000 40,000 36,000 35,000 40,000 36,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Fa golfvu in front. Poolvu in front. \$98,500 WELLINGTON	
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH Sussex M - Beauty! Furn. Lift included!! Canterbury H - Carpet, rentable, furn. Quiet area.	33,000 25,000 40,000 36,000 35,000 40,000 36,000 33,000 22,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Fa golfvu in front. Poolvu in front. \$98,500 WELLINGTON This 2 BR & 2 full baths is state of arts, architectual	ally
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH Sussex M - Beauty! Furn. Lift included!!	33,000 25,000 40,000 36,000 35,000 40,000 36,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Fa golfvu in front. Poolvu in front. \$98,500 WELLINGTON	ally
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH Sussex M - Beauty! Furn. Lift included!! Canterbury H - Carpet, rentable, furn. Quiet area. Norwich L - Carpet, Rentable, Part furn, near Hastings	33,000 25,000 40,000 36,000 35,000 40,000 36,000 33,000 22,000 20,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Far golfvu in front. Poolvu in front. \$98,500 WELLINGTON This 2 BR & 2 full baths is state of arts, architectual des, incl spec wtrvw, HW flg thruout, comp renov less than the state of arts.	ally kit,
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH Sussex M - Beauty! Furn. Lift included!! Canterbury H - Carpet, rentable, furn. Quiet area. Norwich L - Carpet, Rentable, Part furn, near Hastings Hastings F - Furn. Near Hasting Fitness Center Sheffield A - Waterview, pergo floors, wall units, new a/c Windsor D - Furn. Waterview, near east gate	33,000 25,000 40,000 36,000 35,000 40,000 36,000 33,000 22,000 20,000 27,000	This 2 BR 2 full baths is compl walk right in to. Far golfvu in front. Poolvu in front. \$98,500 WELLINGTON This 2 BR & 2 full baths is state of arts, architectual des, incl spec wtrvw, HW flg thruout, comp renov leat gran ctrtps, X-storage, built-in shlvg, custom	ally kit,
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH Sussex M - Beauty! Furn. Lift included!! Canterbury H - Carpet, rentable, furn. Quiet area. Norwich L - Carpet, Rentable, Part furn, near Hastings Hastings F - Furn. Near Hasting Fitness Center Sheffield A - Waterview, pergo floors, wall units, new a/c Windsor D - Furn. Waterview, near east gate Canterbury C - Rentable, cutie, furnished, garden view	33,000 25,000 40,000 36,000 35,000 40,000 36,000 22,000 20,000 27,000 35,000 35,000	GREENBRIER This 2 BR 2 full baths is compl walk right in to. Far golfvu in front. Poolvu in front. \$98,500 WELLINGTON This 2 BR & 2 full baths is state of arts, architectual des, incl spec wtrvw, HW flg thruout, comp renov less than the state of arts.	ally kit,
Chatham K - unfur, rentable, very nice area, lake view Kent H - Furnished, tile floors state of art shower!! Camden H - Lovely furnished unit; must see! Canterbury D - Furnished, new carpet, gdnvw, must see UFPER FLOOR 1 BED 1BATH Sussex M - Beauty! Furn. Lift included!! Canterbury H - Carpet, rentable, furn. Quiet area. Norwich L - Carpet, Rentable, Part furn, near Hastings Hastings F - Furn. Near Hasting Fitness Center Sheffield A - Waterview, pergo floors, wall units, new a/c Windsor D - Furn. Waterview, near east gate	33,000 25,000 40,000 36,000 35,000 40,000 36,000 22,000 20,000 27,000 35,000 37,000	This 2 BR 2 full baths is compl walk right in to. Far golfvu in front. Poolvu in front. \$98,500 WELLINGTON This 2 BR & 2 full baths is state of arts, architectual des, incl spec wtrvw, HW flg thruout, comp renov leat gran ctrtps, X-storage, built-in shlvg, custom	ally kit,

4E 000	Colisbury E. Furn New Banga Frig coronia	40,000
45,000	Salisbury F - Furn, New Range, Frig, ceramic	40,000
38,000	Norwich D - Furn. Pergo Flooring, Very Pretty	3 5,000
40,000	Cambridge C - Carpet, furn, pretty, rentable	30,000
28,000	Berkshire G - Carpet, Ceramic Tile Rentable	36,000
35,000	Easthampton A - Lovely furnished upstairs unit, must see!	37,000
42,000	Berkshire G - Rent to own, Close to west gate	43,500
25,000	, 9	,
,	Kingswood C - Redone, rentable, pretty and furnished	39,000
64,900	Camden J - New bathroom utilities, New water heater	50,000
56,000	Kingswood C - Pretty, rentable, close to amenities	55,000
53,000	Coventry E - Central A/C, new furniture, mirror walls	39,900
39,000	Canterbury F - Furn., New Shower & tile in bathroom, A/C	39,950
44,000	Sussex K - Furn, quiet location, beauty	34,000
44,000	Northampton L - Partially furn, Newer Appliances	35,000
,		33,000
49,900	UPPER FLOOR CORNER 2 BED 1.5 OR 2 BATH	
50,000	Chatham J - cer tile, heart of everything	69,900
	, , ,	,
55,000	Canterbury J - cer tile, unfurn, nr pool	38,900
69,900	Northampton O - furn, rentable, berb cpt	46,000
	Golf's Edge E - furn w/lift, cpt, nr pool!	59,000
22,000	Cambridge E - cpt, out cnr, furn, cpt	43,000
49,000	Waltham I - new AC, pt furn, lots of lite! East gate	57,900
52,000	Easthampton F - new AC, nr east gate, priced to sell!	48,000
55,000	Dorchester I - furn, rentable, tile and cpt, gdnvw	49,900
,		,
37,000	Kingswood D - beauty, well taken care of, rentable	49,000
42,000	Waltham A - furn, rentable, cpt, nr club, east gate	58,000
42,900	Hastings B - unfurn, lift, cpt, lite and brite	58,000
49,000	Canterbury C - new wtr htr, CA, encl patio	59,000
40,000	Waltham A - rentable, nr amenities, furn	68,000
53,000	Sheffield M - cnr unit, mod app, close to Temple	59,000
		,
41,000	Sheffield J - furn, nr Hastings fit ctr	85,000
49,900	Norwich L - Furn. Rentable, great location	70,000
49,500	Sheffield O - Ceramic tile, Pretty Garden View	75,000
49,000	Sheffield O - Beauty!! Furn. Quiet area, near Hastings	75,000
36,000	GROUND FLOOR CORNER 2 BED 1.5 / 2 BATHS	
*	Salisbury F - Rentable, near east gate, outside corner	43,000
05.000	•	,
65,000	Plymouth K - Ceramic tile, beauty, upgrades galore!	179,500
35,000	Norwich E - NEW! NEW! Upgrades galore!	88,000
52,000	Andover M - Ceramic Tile, waterview, cul-de-sac	55,000
		,
32,000	Norwich J - Furn, Near east gate. Great Price!	49,000
24,000	Coventry E - Furn, ceramic tile, close to clubhouse	66,000
68,500	Salisbury T - New vanities, tile near clubhouse	70,000
,		
45,000	Camden F - Waterview, unfurn. Washer and dryer	75,000
72,900	Kent D - New everything!! Tenant in place	95,000
46,900	Northampton J - Rentable building, Waterview, very pretty	89,900
40,000	Southampton B - Partially furn, parking very close	104,000
		104,000
39,000	UPPER FLOOR 2 BED 1.5/2 BATH	
55,000	Norwich B - Carpet, furn. Newer appliances.	49,000
48,000	Norwich A - Furn. Near amenities, well taken care of	58,600
40,000		
	Easthampton C - New countertops, cabinets, dishwasher	67,000
49,500	Stratford B - Near east gate, ceramic tile, lots of light	65,000
35,000	Norwich L - New appliances, new tile, many upgrades	39,900
45,000	Northampton J - Very nice, Furnished, Carpet	43,000
34,000	Bedford H - Part furn. Waterview, storm shutters, NICE	40,000
55,000	Wellington J - Beautiful Designer furnished. Granite tops	165.000
	· ·	
48,900	Kent F - Furn, near Kent Pool GREAT DEAL!	41,000
36,500	Sussex E - Unfurn. Rentable, ceramic tile	52,000
95,000	Oxford 100 - Furn. Waterview, Steps to pool	65,000
	Chatham K - pt film., light & bright, gardenview	,
27,000		54,000
33,000	Sheffield G - New bathroom, furn., great design!!!	65,000
49,900	Windsor G - Furn, gardenview, ceramic tile	55,000
49,000	Coventry D - Furn. Neg., new kit., all remodeled	43,000
39,900	Greenbrier A - Golf View, renovated, part furnished	105,000
56,000	Coventry C - Newer Appl. Berber Carpet	49,000
	GROUND FLOOR 2 BED 1.5 OR 2 BATH	-,
49,000		74000
50,000	Hastings C - Ceramic tile. Across from Hastings Pool!!.'	74,900
49,900	Northampton H - Furn. waterview, rentable	59,000
42,000	Norwich L - Private area, rentable, furn New A/C	45,000
,		
59,000	Sheffield A - Waterview, decorator's delight! WOW!	55,000
44,000	Stratford B - Near clubhouse, great floor plan	55,000
73,000	CONDOS/HOUSES OUTSIDE CENTURY VILLAGE	,
48,500	GOLDEN LAKES SALE	
75,000	Lake Frances - wtrvw, 1/2 convert, nu appls, CT, WM	86,500
	Lake Olive Dr - 2/2 villa, glass porch, wtrvw, CT thruout, DW, WD, garb disp, CAC.	
28,000		
	125,000	
29.000	LAKE WORTH FOR RENT	

SPECIAL FEATURES GREENBRIER

WELLINGTON

Stamps in the News Syd Kronish



Health care is a problem that has confronted every family in America from the time of the Pilgrims at Plymouth Rock to the politicians in the Presidential election today.

For many years, the U.S. Postal Service has been issuing stamps making the public aware of important health and social issues. The latest in the variety of these vital problems is a new 42¢ stamp dedicated to the dire dilemma of Alzheimer's Disease — the most common form of dementia among older people.

The disease is named after Alois Alzheimer, a doctor who did important research into its causes. In 1906, he examined the brain tissue of a patient who had suffered from a puzzling mental illness and found abnormalities now associated with AD.

Persons suffering from this disease have trouble carrying out daily activities, since it initially affects the parts of the brain that control language, thought, and memory.

Symptoms of this disease may include asking the same question repeatedly, becoming lost in familiar places or generally disoriented. As the disease progresses, perceptual language and motor skills deteriorate.

It should be noted that although his disease affects people over 60 years of age, it should not be considered an inevitable part of aging. Doctors say that the average patient lives up to 10 years after being diagnosed. The rate of progression varies from person to person.

Since AD takes a toll on caregivers as well, the new stamp features a caregiver helping a person afflicted with the disease.

Experts estimate more than five million Americans are living with AD. There is presently no cure, but scientists around the world are conducting research to learn more about causes and treatment.

The Postal Service is proud of its efforts to make the general public aware of various health issues, including organ and tissue donation, prostate cancer, AIDS awareness, hospice care, adoption, diabetes, sickle cell anemia, children's health plus the Amber Alert program.

In 2004, the USPS issued a stamp concerning sickle cell anemia, which is an inherited condition characterized by red blood cells of a curved or sickle shape, which affects one in 12 black Americans. There

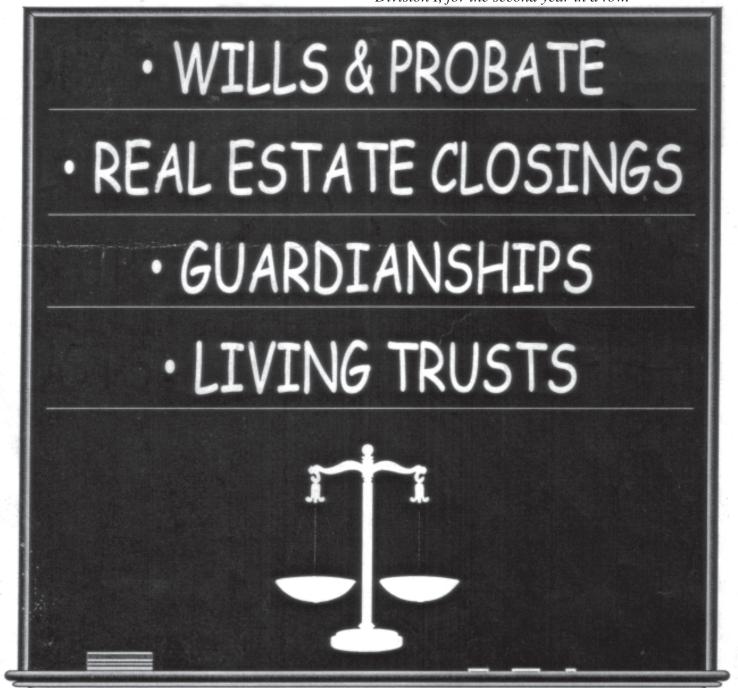
is no cure and a variety of treatments help slow the progress of this disease.

In 2005, a stamp was issued devoted to "child health," drawing public attention to the active role that parents and care givers can play in the multifaceted effort to safeguard every child. This stamp displayed a silhouette of a doctor examining a child.

The stamp was logically followed by one honoring the efforts of the "Amber Alert Program." The Postal Service has long committed itself to the recovery of America's missing children. The Alerts have helped in the safe return of well over 200 children and is an ongoing program. \square



Alan Cutler, Tennis Club President, holding the first place trophy for winning the South Palm Beach Senior Tennis League, Division I, for the second year in a row.



JED A. STABLER, P.A. ATTORNEY AT LAW

WACHOVIA BANK BUILDING, SUITE 201
5849 OKEECHOBEE BLVD., WEST PALM BEACH, FLORIDA
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Northampton N, 1/1.5, 1st fl cnr, beaut neutral tile thruout, updated kit & baths, nu CAC, wtrvu, unfurn, great loc, make an offer today! Nu price: \$45,000

Dorchester B 2/1.5, 1st fl cnr, immac, furn, nu kit appls, cptg & tile, CAC, nuer roof, rentabl bldg. See this today! \$59,900

Norwich H 1/1.5, 1st fl cnr, immac, furn, updated kit & bath, great loc & XL price, rentabl bldg. Make offer today! \$48,000

Windsor E 2/1.5, 2nd fl, outside cnr, gorg canal vu, nuer cpt & tile, kit appls, updated baths, nu CAC, nu encl porch, next to Camden pool, a beauty at a great price \$67,000

Waltham I 1/1.5, 2nd fl, immac, comp furn, nuly paint, updated appls, encl balc w/gdnvw, nuer roof (2006), rentabl, open to all offers, close to CH & E-Gate \$37,000

Norwich N 2/1.5, 2nd fl, OS cnr, comp tiled thruout, remod kit w/nu cabs & appls, updated baths, dec paint, WD in unit, all imp resist wndos, encl balc, small pet OK, rentable, great unit at a great price \$68,900

Dorchester G 2/1.5, 2nd fl, comp remod & updated, neutral 18" tile thruout, fresh paint, cust mirrs, updated appls, baths, elect & plmbg, lift incl in sale, no xtra fee, encl balc, fully furn, a real beauty, new price \$55,000

Northampton F 2/1.5, 2nd fl, IS cnr, all 18" tile thruout, gorg lkvw, nu CAC (2006) & H₂O htr (2006), updated appls, baths, wiring, plmbg, sold unfurn, make offer, gorg unit

Southampton B 1/1.5, 3rd fl, elev, sensat golf cse & lkvws fr encl balc which could be a den or office, updated appls, cptg, CAC in great shape, sold furn, turnkey, steps to pvt pool, make an offer today \$37,900

\$62,500

Camden H, 1/1, 2nd fl, immac, furn, tot turnkey unit w/lovely gdnvu, walk to Camden pool, close to West Gate

\$625/mo ann \$1,000/mo sea

Sheffield I, 2/1.5, 2nd fl cnr, immac, furn, turnkey, scr balc, mirrors, gdnvu, close to Fit Ctr & Synagogue

\$675/mo ann \$1,000/mo sea

Sheffield J, 2/1.5, 2nd fl outside cnr, immac, nuer cptg, nu tile, furn, gdnvu, walk to Fit Ctr & Synagogue

\$1,100/mo sea

Kent A, 2/1.5, 2nd fl, gorg wtrvw, nr Kent pool, immac cond w/nuer tile & cptg, updated kit & bath, furn, avail now \$650/mo ann \$1,000/mo sea

Andover C, 1/1, 2nd fl, comp remod w/ new kit, bath, paint, new berber, gorgeous \$525/mo ann

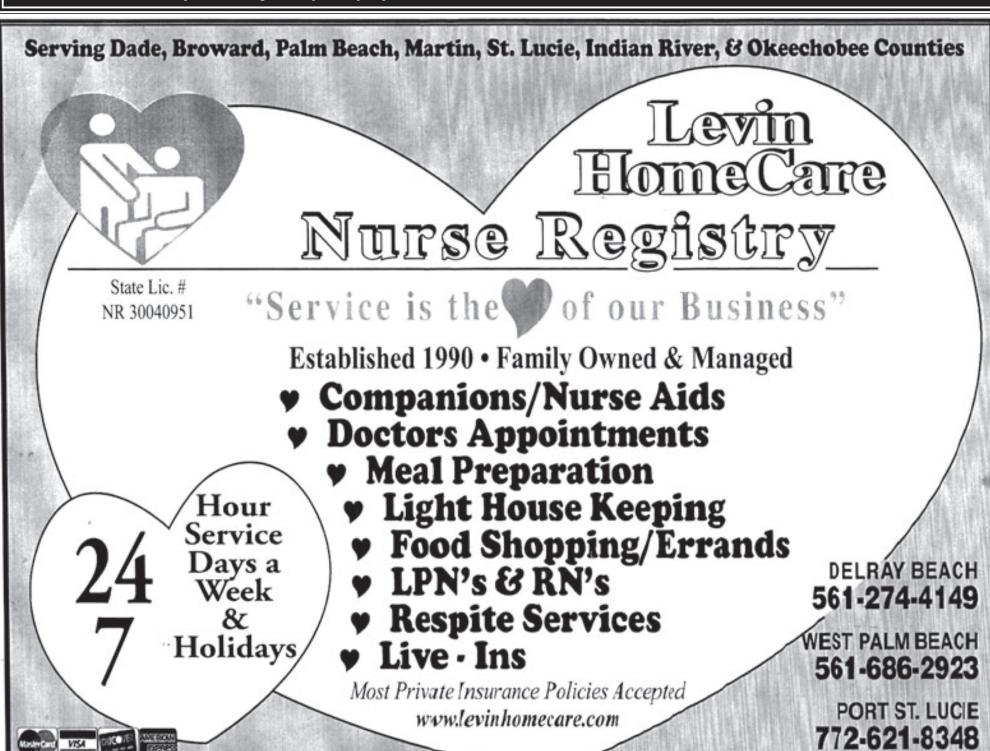
Southampton C, 1/1.5, 1st fl, comp remod, encl pat fr golf cse, nu cptg, kit, appls, acr fr pool \$675/mo ann

Norwich E, 1/1, 1st fl, lovely furn unit w/new 18" CT thruout, updated kit & bath, close to CH & Synagogue. See this today! \$675/mo ann

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BEGINS:	DAY:	CLASS:	TIME:	FEE:	TEACHER:	ROOM:
7/29/08	Tuesday	Spanish	01:00 pm	\$20/4 wks	Celina	В
7/30/08	Wednesday	Reflexology	11:00 am	\$30/6 wks	Dr. Lampell	В
8/04/08	Monday	Learning Music	10:00 am	\$20/4 wks	Sonja	Music B
8/06/08	Wednesday	Doll Making	01:00 pm	\$55/4 wks	Harris	Art
8/06/08	Wednesday	Water Aerobics	08:00 am	\$20/4 wks	Ryszard	Pool
8/07/08	Thursday	Plastic Canvas	01:30 pm	\$12/4 wks	Dot	Sewing
8/07/08	Thursday	Tai Chi	10:00 am	\$04/class	Ziffer	Hastings
8/07/08	Thursday	Art Workshop	09:30 am	\$18/wks	Adler	Art
8/08/08	Friday	Art (own supplies)	10:00 am	Free	Kitty	Art
8/08/08	Friday	Scottish Dancing	02:30 am	\$12/4 wks	Swerdlove	Party
8/18/08	Monday	Ceramics	01:00 pm	\$33/6 wks	Gert	Ceramic
8/19/08	Tuesday	Ceramics	09:30 am	\$33/6 wks	Gert	Ceramic
8/22/08	Friday	Ceramics	09:30 am	\$33/6 wks	Gert	Ceramic

Wish I Said That

By John Saponaro

"Anything will give up its secrets if you love it enough. Not only have I found that when I talk to the little flower or to the little peanut they will give up their secrets, but I have found that when I silently commune with people they give up their secrets also — if you love them enough."

George Washington Carver

1,000 975

1,125



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The Century Village Art Committee is Requesting Your ORIGINAL ARTWORK for Display in the Main Clubhouse

Artwork Will Be Shown for Four Weeks on a Rotating Basis

Please Bring Your Art to the Clubhouse on Monday, August 11, 2008 10 am to Noon or 6 to 7 pm in Meeting Room C

Additional Information:

- 1) One or two original pieces can be submitted per Century Village artist.
- 2) All work must be framed or gallery wrapped and ready to hang.
- 3) Please include your name, address and phone on the back of each piece. Questions: Thomas Jones — 689-7008



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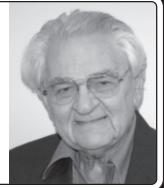
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Kurt's **Opinions Kurt Weiss**



Acts of Nature

Watching TV and reading newspapers, I came to the conclusion that someone up there (or may be down there) has it against this world.

After all: tornadoes, earthquakes, fires — should I also mention hurricanes? And if we are to believe what is prophesized for the future this is just the beginning.

If the ice melts around the North Pole and elsewhere, water in the oceans will rise to a degree, that areas which nowadays are desirable real estate will become perfect locations for deep sea fishing.

At times, people my age complain that our "golden years" are not that golden. However, considering what our grandchildren will have to cope with, there is a chance our not-so-golden years may well be called, in later years, the "good old days"!

But then, consider the important progress which is apparent in medical research. Eventually, stem cell research will result in doing away with widespread illnesses, such as diabetes, Parkinson's and — hopefully — even Alzheimer's.

An ever-increasing world population will require additional sources of food. Even now, there are large areas where people go hungry day-in, day-out, and severe malnutrition is one of the most serious causes of children's death.

There are large areas all over this globe where agriculture is not even attempted, where clean drinking water is practically nonexistent. I am convinced that if Israel could make the desert bloom and utilize its meager source of water, so can other countries which encounter similar hardships.

You will tell me: OK — we or those who come after us will eventually overcome some illnesses and maybe even the world epidemic of hunger. But what about the scourges which threaten us even now? What about tornadoes, and earthquakes, and yes — hurricanes?

Strange that you should have asked this, as though there were no way, even now, to ameliorate human suffering caused by these cruel acts of

Tornadoes: early warning systems and improved safety chambers, either underground or in a room, reinforced to withstand fierce winds, would greatly diminish cases of death and injury.

Earthquakes: we know where the faults are, which areas are more prone to quakes. The knowhow already exists to erect buildings which can

withstand most severe jolts. A news item comes to mind, describing the tremendous loss of life from the recent earthquake in China. Schools were completely flattened, burying pupils underneath the debris, while other edifices next door remained intact with a minimum of damage; this would indicate that there are ways to safeguard human life by building houses which are able to withstand quakes.

Hurricanes: the same applies to them, as to tornadoes and quakes — early warning, safe locations and strictly enforced building codes should prevent major losses of life.

Where acts of nature are concerned, all we can do is learn from previous experience and try to do a better job minimizing loss of life. Houses, bridges, dams can all be rebuilt. Human life, once it is gone, cannot be brought back.

Recipes Avis Blank



No matter where you are, coping with the long, hot, dog days of August is a challenge.

Ocean breezes at the beach feel great, cool mountain air is so refreshing along with eating ice cream and drinking Orange Crème Sodas.

Orange Crème Sodas are a sweet taste of the past and a hit with both children and adults. They're perfect for National Creamsicle Day (August 14) or any time you want to chill out.









Orange Crème Sodas

- 8 scoops vanilla ice cream, softened
- 4 cups orange soda, chilled
- ½ teaspoon orange extract Place two scoops ice cream in each of four chilled 16 ounce glasses. In a large pitcher, combine the soda and extract. Pour over ice cream. Yield: four servings. □

Save the Date

Wed., Sept. 17, 2008, 10 a.m., 2009 Budget Presentation, Clubhouse, Classroom C, by UCO Treasurer Dorothy Tetro

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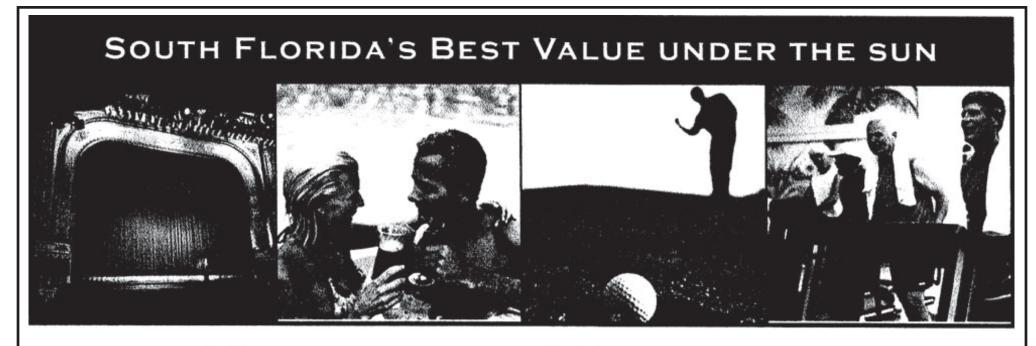
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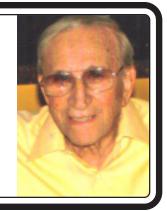
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From the Listening Post Syd Kronish



How old is too old???

Well, according to a recent article in *Newsweek Magazine*, the heading shouts out "Eighty is the new Fifty." The author, Daniel Gross, cites many examples of big time executives — which some today call "Old Fogies" — but they are still going strong and making billions.

Multibillionaire Warren Buffett, at age 77, is at his office daily directing many companies. Kirk Kerkorian, 91, who amassed big stakes in Chrysler and General Motors, is now composing more with his stake in Ford.

Gross says in his article: "This isn't America's business channel. It's *Cocoon*."

Rupert Murdoch, 77, who beat younger moguls in the race for *MySpace*, is now busily remaking *The Wall Street Journal*. Former oilman T. Boone Pickens, that 80 year old youngster who runs a four billion dollar hedge fund, is the leading investor in several other companies and has just written his debut book, *The First Billion is the Hardest*.

Self-proclaimed workout stud, Sumner Redstone, the 85 year old chairman of both Viacom and CBS, might give younger boys a run for their money.

Gross tells us that in time, it is likely that prejudices toward older workers will be eroded less by the exploits of eternally youthful financiers than the demographic trend.

Let's stray from money to music. Our grandchildren scream and stomp at the musical endeavors of their teenage idol rockers. But, how about the popular, long time long appreciated real rockers like Neil Diamond at 67, Mick Jagger at 64, Tina Turner at 68, Barry Manilow (past 60), and Tony Bennett (over 80), and are still playing to packed houses.

Although our cultures relentlessly celebrate youth, times are a-changing. The baby boomers are now taking a new stance on the matter of age. The exploits of the "Sunshine Boys" now make the retirement age seem like a relic. Various civilizations around the world have shown longevity limitations — from top age 45 in some African countries to over 100 in the Himalayas.

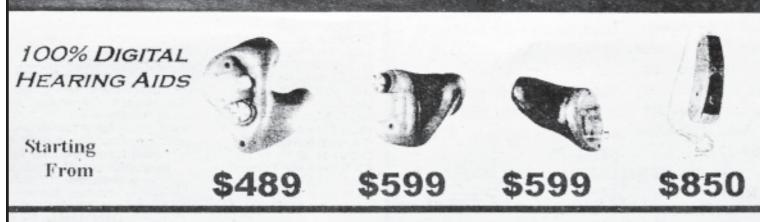
Can we, who fortunately reside in beautiful Century Village, call our home "Shangri-La South"? □



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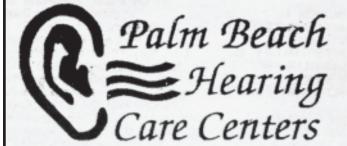
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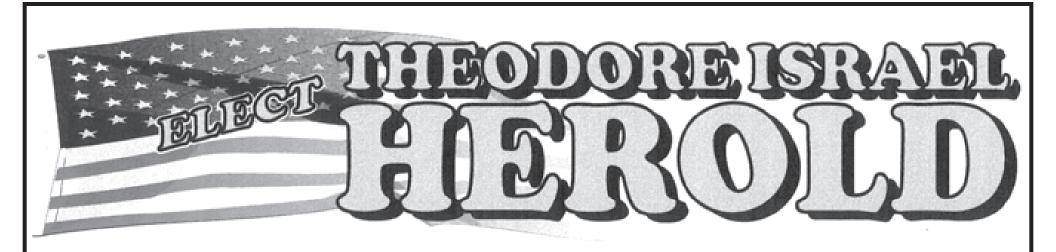
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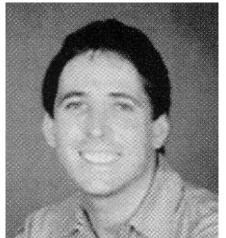
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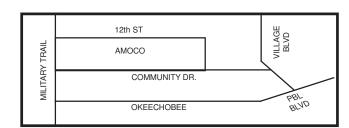
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Simply stated, the loan is based on your age and the value of your home. (Example) If your current age is 67 and you have a home value of approximately \$180,000. This program would give you around \$115,026, as either a line of credit, a lum sum or regular monthly payments. More importantly... NO repayment is required during your lifetime or your spouse's lifetime as long as you use the home as your primary residence. You can stay in your home as long as you choose to live there without ever making another loan payment.

The money YOU receive from a Reverse Mortgage can be paid to YOU in several ways or as a combination of these payment methods: \$115,026 All at once (in a single lump sum of cash) \$590 As a regular monthly payment \$115,026 As a line of credit (unused portion grows)

A Brief History of Reverse Mortgages - In the 1980's AARP lobbied Congress to create a program whereby Seniors could turn some of their home's equity into cash. In 1989, Congress created HUD's Reverse Mortgage program. Essentially the US government backs a loan that you do not have to pay back in your lifetime. The balance of the loan is paid by your estate. You have worked all your life to own your home. Now you have the opportunity to use some of that equity in your Golden Years and share your networth with those you love, without incurring any new monthly payments.

There are no income requirements or qualifications and there are no payments for the loan, as long as you live in your home as your primary residence. Your heirs will receive 100% of the remaining equity after the loan is paid off. To qualify, you must be a homeowner 62 years or older. Condominiums, townhomes, duplexes and triplexes also qualify for this loan.

This special type of mortgage is available only to seniors and allows you to access the equity in your home - without selling it and without having to make any payments on it. Even better, there are no credit requirements.

It takes approximately 4-6 weeks to fund a Reverse Mortgage from the date of application. Please call us with any questions on how you can benefit from a Reverse Mortgage.

CNBC's Suze Orman says...

"A reverse mortgage can be a terrific income source for anyone who owns a home but doesn't have a lot of cash to cover living costs."

Source The Costco Connection Nov. 07

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- Pay off Bills
- Stay in your Home
- Help pay for long term Healthcare
- Make Home Improvements
- Eliminate Monthly Payments
- No Repayment as long as you stay in your Home
- Access your Home's Equity NOW!

CALL TODAY TO GET YOUR MONEY

Supplemental Retirement Income... Is Available To You NOW! Some Question & Answers about Reverse Mortgages...

What is a Reverse Mortgage?

A Reverse Mortgage is a special type of home loan that lets the homeowner turn the equity of their home into cash. Either in the form of a monthly payment, line of credit, or a lump sum. No repayment is required until the borrower no longer uses their home as their primary residence. This program is Federally Insured and gives you the money you need today to help improve your lifestyle. It lets you do the things you have always dreamed of doing!

The most popular Reverse Mortgage is the FHA HECM, which stands for Home Equity Conversion

What are the age restrictions for a Reverse Mortgage?

All parties on title must be at least 62 years old. The older you are the more money you will receive.

How much can I borrow?

This depends on many factors including your property value, the FHA loan limits in the area you live and the type of loan you're looking to obtain.

Are the payments taxable?

NO! The payments are not subject to income taxes because you're just borrowing on your home. Although you still need to pay your property taxes and insurance as you do now.

Does the lender take my home when I die?

NO - absolutely not - When the last surviving spouse passes away the loan becomes due. The heirs or estate can either sell the house or just pay off the loan and keep the property. If for some reason your house value is worth less than the loan, they would just deed the property back to the FHA if they wanted. The house stands for your debt on this loan - no debt could ever be passed to your

children or heirs from a Reverse Mortgage.

What would happen if one spouse

As long as one spouse is living in the house as their primary residence and is on title, no repayment of the loan is due. Only when none of the borrowers are living or using the house as their primary residence does the loan become due.

Can I do a Reverse Mortgage if I already have a mortgage on my house? Absolutely! Though the proceeds from the Reverse Mortgage would be used to pay off your existing mortgage first with any excess being given to you. There are no payments with a Reverse Mortgage, so you will save money each month.

Why is a Reverse Mortgage better than a home equity loan? Two reasons - First there are no payments with a Reverse Mortgage and second there is no income or credit qualifying for a Reverse Mortgage.

How does this affect my heirs?

A Reverse Mortgage is a great way to share some of your children's inheritance with them, while you're still alive and can enjoy it with them. Additionally, if you work with a financial planner, you can use your proceeds to increase your income streams or to help pay for long term healthcare costs.

This is a great option to help you live your life the way you want to - to its fullest!

CALL US and we can tell you what to expect from a Reverse Mortgage!				
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State & County You Live In	Address			
Telephone #	Best Time to Contact You?			
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Do you have other bills you would like paid off?		Amount of mortgage?		
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Beat High Gas Prices, Win Free Gas for Ten Years by Purchasing a \$10 Raffle Ticket

Adoption organization offers a way to beat high gas (http://www.The prices OrphanFoundation.org): a \$10 raffle ticket will win one driver free gas for the next ten years, and all proceeds benefit The Orphan Foundation's work to find homes for the 163 million orphans and displaced children around the world.

Newbury Park, CA(PRWEB) May 14, 2008 -With the U.S. gas prices (www.TheOrphan Foundation.org) rapidly climbing to an average of \$4 or more per gallon during 2008, a \$10 raffle ticket will help one lucky driver save more than \$50,000 over the next ten years. The Orphan Foundation announces its Free Gas for 10-Years raffle to help relieve soaring gas costs for one driver as well as benefit the foundation's adoption work to find loving homes for the 163 million orphans and displaced children around the world.

The value of the prize and the projected total value of ten years' worth of gas — is \$53,124. The calculated annual payouts are based on a maximum of 15,000 driven miles per year, a minimum fuel economy of 18 miles per US gallon, and a yearly maximum gas price that will range from \$4.00 to \$9.43 per US gallon over the next 10 years. See the "beat the gas prices" raffle rules and instructions (http:// www.theorphanfoundation.org/ resources/FreeGasEntryForm .pdf) for more information on the payout schedule, gas price projections and the amount of each payout.

Tickets for The Orphan Foundation's Free Gas for 10-Years raffle cost \$10 for one ticket, \$50 for six, and \$100 for 12. Ticket sales will be limited to 64,500, and the winner will be announced on August 31, 2008. The raffle is expected to completely sell out as gas prices continue their upward climb.

The Orphan Foundation's programs include providing financial support to adopting families, medical interventions for children waiting for adoption (www.TheOrphan Foundation.org), and transition support for children leaving institutions or foster homes

at 17 or 18 years of age who have no family to help them.

"The \$10-dollar raffle ticket price will save one driver thousands of dollars at the gas pumps over the next ten years, and equally important, will help our foundation make a difference in the lives of many children," said Joe DiDonato, co-founder of The Orphan Foundation.

Mr. DiDonato went on to say that the orphan crisis has reached epic proportions. The number of orphans and displaced children in the world. which now exceeds 163,000,000, makes this combined population the equivalent of the 7th largest nation on the planet. Mr. DiDonato said that in Eastern Europe, less than 50% of the orphan population will see their 20th birthdays, and of those that do, 50% will turn to crime, drugs, and prostitution to survive. In

other parts of the world, children are even being used to fight wars or commit terrorist actions according to Mr. DiDonato.

The average cost of an adoption is nearly \$20,000 for a domestic adoption, and \$25,000 to \$40,000 for an international adoption. "This financial burden has created a huge barrier to solving the orphan crisis as the cost of adoption has skyrocketed out of the reach of most families," said Dr. Tatiana DiDonato, cofounder of The Orphan Foundation. "Adoption should be free to any loving family that will open their homes to these beautiful children. Our foundation hopes that our Free Gas for 10-Years raffle will help to provide the funds needed to move one step closer to making that vision of 'free adoption' a reality."

Tickets for The Orphan

Foundation's Free Gas for 10-Years raffle can be purchased by calling The Orphan Foundation at (877) 4-1-ORPHAN (877-416-7742) between the hours of 6:00 AM to 9:00 PM PDT, Monday through Friday, and on weekends between 6:00 AM and 6:00 PM PDT.

To learn more about The Orphan Foundation's "beat the gas prices" Raffle, visit www.TheOrphanFoundation.org and click on the raffle announcement.

From the Internet

See New Bus Schedule on Back Page!

Wish I Said That

By John Saponaro

"If all the cars in the United States were placed end to end, it would probably be Labor Day Weekend."

Doug Larson









Wish I Said That

By John Saponaro

"A hot dog at the ball park is better than steak at the Ritz."

Humphrey Bogart









Wish I Said That

By John Saponaro

"I definitely enjoyed performing in Gianni Schiechi and did not find the experience to be the least bit fatal, so I sincerely apologize to all the opera fans I offended. Except for the gas poles who wrote the nasty letters."

Dave Barry

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Charles Passy, Food Critic Palm Beach Post — Dec. 14, 2007 Carving Station Buffet

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gate <u>Upper Floor 1 BR /1 BATH</u>	\$39,900
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ANDOVER-B Decor turnkey, rentable uni investment	
NORWICH-C Excellent condition, new be	ψ51,500 rher
stainless appliances	
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STRATFORD-N Oversized beauty, new flo	. ~
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great waterviewSOUTHAMPTON-C Nice, furn, hurrican	φ 32,700
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NORWICH-O Walk 2 gate, cnr, gr pr	
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stunning DORCHESTER-N Tile fls, nicely updated	\$43,500
DORCHESTER-N Tile fls, nicely updated baths, new CA	
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SOUT	HAMPTON-C 1½ beauty w/OS pat, furn, CAC	\$650
WELL	INGTON-L 2/2, stng, comp renov, tile thruout	\$900
SOUT	HAMPTON-C wood fls, part furn, nu appls & pat, C	AC \$650
ANDO	VER-M 1/1 gr fl\$	550/1,250

MANY MORE, SEASONAL TOO!

Hurricane Check List Save This Page

Below is a list of things you should do before, during and after a hurricane. This short list was put together from all the information the Emergency Committee could find.

Things to Do Now

- Review your insurance policy.
- Register with the Emergency Management program if you must depend on electricity for your life support in any manner. Example: oxygen, refrigeration for insulin, etc.
- If you want to install shutters, speak with your Association President. Storm panels are recommended. (Note: Century Village is not an evacuation area. Our buildings and our area are considered very safe in a hurricane.)
- If you are leaving for the hurricane season, remove or secure all items on your patio. Take them inside. Remember, it is not the wind that destroys, but the objects the wind throws around that causes destruction.
- Select a safe room in your apartment, away from windows and doors and all flying debris. Example: Use your bathroom if it has no windows, or a hallway.
- Check stair lights and emergency lights on building.

Things to Do One or Two Days Before the Storm

- Remove all patio furniture. Install your shutters.
- Remove recyclable containers to your laundry room and secure your Dumpsters. Tie down lids.
- Fill your car's gasoline tank.
- Turn your refrigerator and freezer to its coldest settings and freeze water in plastic jugs. They will keep food colder longer, if electricity goes off, and when thawed out, can be used for drinking.
- Wear your Medic Alert tag.
- Clean your bathtub and then fill with water for sanitary purposes. This is not for drinking.
- Place all your valuables, such as treasured pictures, personal papers, insurance papers, etc., in waterproof containers or plastic garbage bags. Store them on the top shelf of the closet. Also wills, contracts, deeds and bonds, passports, Social Security cards, bank accounts, immunization cards, birth certificates, etc.
- Secure checkbook, cash, ATM card. Do not leave valuables in a home safe during the hurricane.

Kit Check List

- Water the most important! One gallon per person, per day. Portable cooler.
- Packaged foods canned meats, fruits, vegetables, juices, milk, soup, sugar, salt, pepper, peanut butter, jelly, crackers, granola bars, cookies, hard candy, sweetened cereals, instant coffee, tea bags.
- Manual can opener (not one operated by electricity).
- Toiletries toilet paper, soap, feminine supplies, denture needs, extra eyeglasses.
- First aid kit bandages, gauze pads, tape, scissors, tweezers, needles, antiseptic, safety pins, sunscreen, aspirin.
- Battery operated radio and extra batteries, for flashlights, etc. and charge rechargeable batteries.

- Eating utensils paper cups, plates, plastic knives and forks.
- Extra medicine prescriptions.
- Flashlights. Matches. Candles.
- Plastic trash bags to store many of the items in this section.
- Change of clothing. Gloves. Mosquito repellant.

During the Hurricane

- Stay in your safe room or hallway.
- Close and stay away from all windows.
- If electricity goes off, use only flashlights during the storm.
- Keep on your person at all times keys to home and car, driver's license, cash.
- Bring into the safe

room a pillow or mattress in case you need to cover yourself from flying debris. Also, bring in as many items from the hurricane list as you can — especially drinking water.

• If no electricity, use your battery-operated radio and tune in to FM 100.7 Y-100; 107.9 WIRK; 102.3 WHLG; AM 1290 WBZT; 1450 WSTV. Don't listen to rumors. Get the truth from the radio.

After the Hurricane

- Stay tuned to the radio for instructions.
- Don't use the telephone, unless you have a life-threatening emergency.
- Don't drink tap water unless you are told it

is OK. Boil the water for five minutes before using.

- Do not refreeze thawed out food. If electricity is out, try store foods in freezer compartment.
- Your Security and C.O.P. rover cars will be around to make sure all buildings are secure.

Congregation Anshei Sholom is proud to announce the appointment of Rabbi Michael Korman as its new spiritual leader, as of August first. For the past five years he has been the spiritual leader of Temple B'nai Jacob in West Palm. Born in Poland, he spent much of his youth in Siberia and Austria, as well as ten years in Israel where he completed his education and served in the Israeli Army. An open house and ice cream party will be held on August 24 at the synagogue. For more info, call 684-3212 or 689-4417.

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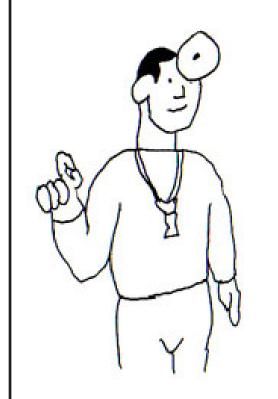


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August Classes, by Jennifer Mompremier

Summertime has finally arrived! Don't want to be in the hot sun? Come to the Clubhouse and join classes or clubs. We have great air conditioning in here! Also, if most of your friends went away and you are looking for something to do, stop by for fun activities.

Classes that continue for the summer are Tai-Chi, Painting Workshop, Ceramics, Plastic Canvas, Reflexology, Doll Making and Scottish Country Dancing.

Some new classes are Learning Music, led by Sonja, who will teach you how to read and write music. Another new class is Water Aerobics, led by Ryszard, who will be teaching in the outside residents' pool at the Clubhouse. Last, but not least, is Voice Recording, led by Louis, who will record your voice with or without music. At the end of four weeks, you'll get a personalized CD.

We want to keep the clubhouse jamming all summer long. Feel free to stop in and sign up with Jennifer in the class office. Hours are Monday thru Friday from 9 a.m. to 4:30 p.m. Phone (561) 640-3120, extension one.





Good Samaritan Medical Center Names Mary Jean Houlahan, Former Captain of Marines, as Oncology Navigation Program Manager

West Palm Beach, FL — May 01, 2008 — CEO Mark Nosacka, announced the appointment of Mary Jean Houlahan, RN, BSN, BA, CCN, as Patient Navigator Program Manager at Good Samaritan Medical Center, a 333-bed acute care facility in West Palm Beach, Florida. Houlahan served as Captain of Marines, Company Executive Officer, Fiscal Officer at Headquarters Marine Corps and Manager of the Office of the Undersecretary of the Navy at the Pentagon.

"Mary Jean is a leader in her field. I am very pleased to have a person of her caliber, join our team," said Nosacka. "As Oncology Navigation Patient Manager, she will greatly enhance our cancer program and help us provide the highest level of care to our community."

Houlahan holds a BA from Emmanuel College, Boston, Massachusetts, a Bachelor of Science in Nursing and a BSN from the University of North Carolina, Charlotte, North Carolina. She is a Certified Case manager and Breast Health Specialist.

For the past 34 years, she has demonstrated a passion for excellence in patient care. She has extensive experience as a Patient Navigator and was liaison to Congress of Florida's oncology nurses. As an advocate for legislation to benefit oncology patients, she is concerned with quality patient care. A news series on breast cancer patient care experienced through the The Breast Cancer Navigator Program which she implemented in 2004, earned four Emmys.

Some of her accomplishments are State Health Policy Liaison for Oncology Nursing Society, the Vitas Customer Service Award, Palm Healthcare R.N. of the Year for Palm Beach County, and Marine Corps League Distinguished Citizen Award for lifesaving, past President of the Palm Beach Chapter of ONS. She is a guest speaker on business,

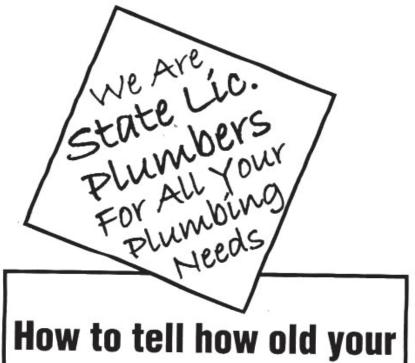
healthcare and motivation and training for international and national audiences, including faculty for major conferences. Mary Jean has been asked to present most recently at ONS Congress in Boston and the Susan G. Koman for the Cure Mission Conference in Washington, D.C.

Good Samaritan Medical Center recently received the American Heart Association's Get With The Guidelines-Coronary Artery Disease (GWTG-CAD) Silver Performance Achievement Award. Good Samaritan is also one of three Tenet hospitals in Palm Beach County honored with nine United Premium® Specialty Center designations for 2007 to 2009. The Palm Beach Health Network is comprised of Good Samaritan Medical Center, Delray Medical Cen-

ter, Pinecrest Rehabilitation Hospital, St. Mary's Medical Center, West Boca Medical Center and Palm Beach Gardens Medical Center. The Miami-Dade/Broward Health Network includes Coral Gables Hospital, Florida Medical Center, Hialeah Hospital, North Shore Medical Center and Palmetto General Hospital. Tenet's hospitals aim to provide the best possible

care to every patient who comes through their doors, with a clear focus on quality and service. Tenet can be found on the World Wide Web at www.tenethealth.com.

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ANNUITIES

Prudential

Doctor Finds Tylenol PM can Mimic Symptoms. of Alzheimer's Dementia

Patient-reported to have symptoms similar to Alzheimer's dementia, resolves after discontinuation of Tylenol PM.

Woodstock, IL (PRWEB) May 19, 2008 — A 57 year old patient with complaint of loss of memory, confusion, and dif-ficulty concentrating, for over a year, presented for neurological evaluation to Dr. Amarish Dave', board certified neurolo-gist and author of audio book, Total Memory Care (www.helpmemory loss.com). Initially the symptoms were suggestive of early onset of dementia. After further review of the medication list, Tylenol PM was being taken as a sleep aid. Due to its anticholinergic side effects, Dr. Dave', elimi-nated the medication from the patient's regimen, and the symptoms which were suggestive of dementia, resolved after one week. The patient herself described "coming out of a fog" after stopping the Tylenol PM.

Tylenol PM shares some properties of Ditropan, which is a medication used for blad-der problems and has recently been found to cause memory loss in the elderly. Both Tylenol PM and medications like Ditropan have what are called anticholinergic properties.

Anticholinergic refers to medications that can block acetylcholine. Acetylcholine is a chemical that is in the brain and critical for memory. Many of the medications used for dementia actually try to increase the amount of acetylcholine in the brain. Therefore, medications that block acetylcholine can have a negative effect on memory.

Dr. Dave' directs a memory clinic and sees many patients frequently with complaints of memory problems and they are often on medications that can cause memory problems. Dr. Dave', said, "Memory problems are so common and the big concern for most patients am I developing Alzheimer's dementia? However, I find that many of these patients are on medications that have anticholinergic properties that can cause memory problems, and by eliminating them, the memory problems can sometimes lessen or

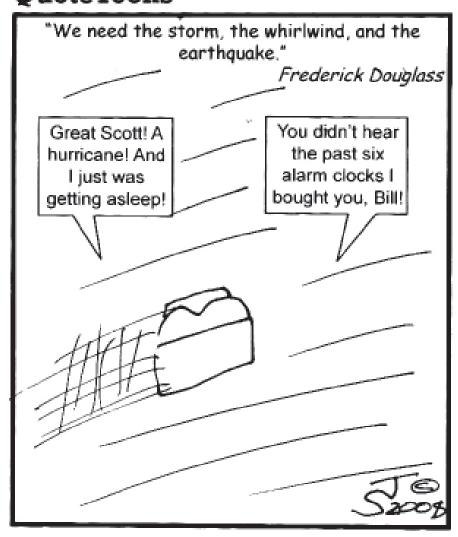
im-prove, and sometimes improve dramatically."

Dr. Dave' is author of Total Memory Care (www.help memoryloss.com), and recommends that all patients with memory problems should first ask their doctor if any of the medications they are on have anticholinergic side effects, if so, ask if there is an alternative.

"Typically anticholinergic side effects are thought of as mainly a concern for elderly patients, however, in this case, my patient was in her 50s. If you think about how many patients in midlife are on medications like Tylenol PM that have anticholinergic side effects, it's astounding, and that has major implications for evaluation for memory loss in this age group," he said.

From the Internet

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Replace: Vinyl Windows: Torn or old looking window screens = Porch screening = Waterproof screening = And much more

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Family Owned& Operated

• FREE Estimates Professionals Since 1974

- SCREEN REPLACEMENT
- REPAIR WORK GLASS TINTING
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Pride

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Since 1974

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- 3. Refrigerator Includes Replacement
- 4. Thermostat
- 5. Water Heater up to 40 Gallons
- 6. Water Heater Incl. Replacement
- 7. Minor Plumbing

- 8. Oven & Range
- 9. Oven & Range Replacement
- 10. Gaskets on Appliances
- 11. Humidistat
- 12. Emergency Service
- 13. Extended Plumbing
- 14. Electrical-Ballast, outlets...

Annual Contract

Additional Options Available

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□ 2nd Wall A/C Unit
□ Garbage Disposal w/Replacement
□ Ice or Water Dispenser in Refridge
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Ladies' Style - \$17 & Up
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Men's Haircut - \$13 Senior Men's - \$10

Summer Pampering Package \$85

1 Manicure & 1 Spa Pedicure1 Haircut or Hairstyle1 Collagen or Seaweed Facial1 Parafin Hand Treatment

Mini Facial Treatment \$28

Deep skin cleansing and hydrating includes one facial hair removal.

Deep Cleansing Facial "Special" \$38

Using Peel exfoliants for renewal.

Massage to face and neck.

French Manicure/Spa Pedicure Package \$36

European Facial \$58

Using gentle peel exfoliant for radiant skin renewal. Antioxidant serum treatment. Includes one facial hair removal. Stone massage to face/neck. Total time one hour.

Matrix Color Service \$35
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This & That Dr. Marilyn Ducati



It's so nice to be here this time of the year. True, I miss some of my snowbird friends, but I love the quiet, easier parking spaces and shorter lines at Publix.

Best of all, I enjoy getting any seat I want on a Saturday night in our Clubhouse.

You may have something in common with the remaining CVers here and a good way to find out is to meet them at "This and That," a group that meets every other Monday at 1:00 p.m., Room A at the Clubhouse.

I am amazed to meet the finest, most interesting people who were most willing to share their life stories and opinions with one another. Our only rule is "whatever is said







Buddhism

I am a woman of ubiquity I've been accused of

uniquity
And dwelt in the halls of antiquity

While trying to find who I am.

I grew up too soon to revolt

While looking at most every cult

The Sunnis, the Shiites, the Muslims and Kurds

The Christians, the Jews, the Mormons, "my word!"

From Zen to Kabala, Synagogues and Church

There was not a deity; I left in a lurch.

Aha! Now I hear of this practice of Buddhism

It would be in conflict with my pleasure of Nudism

Alas and alack, some people cry "lewd"
When given the freedom of just being "nude."

Dr. Marilyn Ducati

in the group, stays inside and no gossiping about what we have heard."

As a psychotherapist, I understand that the less joy emanating from a person who is not involved with friends or a hobby, the more that person looks to babble about the lives of those around them — my advice is **get a life!!!**

This past month, I have been lucky enough to go to Vizcaya in South Miami, Fort Lauderdale's Butterfly World and a Riverfront Cruise.

Call me for any information at 687-3935. \square



My heart leaps up when I behold,
A coin upon the ground.
No matter that it's less than gold,
"Look, Ma, look what I found!"
Long years have passed, since I was told,
"A penny, just for you!"
Such power my little hand would hold,
As to the store I flew!
That glistening there, now can it be,
it stirs a long-lost memory?

Helen Siegler

RE-ELECT



EXPERIENCED ACCOUNTABLE LEADERSHIP



Since my election in 2004, and during my 7 years as Chief Deputy Clerk under Clerk Dorothy Wilken, I have stood firm for taxpayers by developing priorities guided by input from informed stakeholders like you, the residents of Century Village. My priorities have been, and will continue to be:

- Being fiscally responsible in the spending and protection of public funds;
- Promoting government transparency and accountability;
- Using technology to protect public records, saving time and money for taxpayers, and
- Informing and educating the public about how their tax dollars are managed and spent.

Over the last ten years, I believe that my accomplishments in the Clerk & Comptroller's office, combined with my nearly twenty-five years of experience as an attorney, manager, financial advisor and business owner, make me uniquely qualified to continue serving as your Clerk of Courts & County Comptroller.

"On August 26, I need your vote to continue standing firm for the taxpayers of Palm Beach County." - Sharon Bock

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- *Ask us about our "Specials"!

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Poet's Corner

Looking out the kitchen window

The autumn sky at the close of day fused with the mysterious shapes of dark and light.

Intermingled with glorious shades of red, gold, blue, and grey, are beautiful to behold within your sight. Majestically silhouetted against this background of splendor.

The trees spread their branches in quiet reverence. Falling leaves silently reminding of what is in store The coming of snow

> Joyce Kane 12/27/29-8/31/05

Shall I Cry Out?

By Rabbi Morris Adler

Shall I cry out in anger, O God

Because Thy gifts are mine but for a while,

Shall I forget the blessing of health.

The moment it gives way to illness and pain,

Shall I be ungrateful for the

moments of laughter The seasons of joy, the days

of gladness and festivity. When tears cloud my eyes

and darken the world And my heart is heavy within

me;

Shall I blot from the mind, the love

I have known and in which I have rejoiced

When a fate beyond my understanding takes from me

Friends and kin whom I have cherished, and leaves me

Bereft of shining presences that have lit my way

Through years of companionship and affection.

Shall I grieve for a youth that has gone

Once my hair is grey and my shoulders bent;

And forget days of vibrancy and power,

Shall I in days of adversity fail to recall

The hours of joy and glory Thou once hast granted me;

Shall I in the turmoil of need and anxiety

Cease blessing Thee for the peace of former days, Shall the time of darkness

put out forever

which I once walked? Give me the vision O God to see and feel

The glow of the light in

That imbedded deep in each of Thy gifts,

Is a core of eternity, undiminished and bright,

An eternity that survives the dread hours of affliction and misery.

The youth that once was mine

Continues to course in memory and thought And remains unspent even in

age, It lingers in the brightness

still cast Upon the dimmer landscape age unfolds,

It gives vitality to the compassion,

And strength to the greater understanding

Which many years of living and feeling

Have brought as their enriching gifts.

Those I have loved, though now beyond my view,

Have given form and quality to my being

And they live on, unfailingly feeding

My heart and mind and imagination,

They have led me into the wide universe

I continue to inhabit, and their presence

Is more vital to me than their absence.

> Submitted by **Rosalind Smoller**

Hitch Hiking

You can ride a bike Fly a kite (if you like) Tho my favorite sport is to hitch-hike.

It's danger-ridden they tell

So why take a chance? Those fools didn't know It leads to romance. You signal with thumb And pull up your skirt Just another way a lady can flirt.

So there goes Arnie. Who stopped on a dime Better than a bar-meeting It saves lots of time, A jump on the seat And a how-do-you-do No noise, no chatter, A new friendship too.

Dr. Marilyn Ducati

Too Bad to Be **False**

An Illinois man sent Chicago-style pizzas to the troops in Iraq. That'll go over well with New Yorkers used to the pies from Ray's Original Pizzeria — all 23 locations.

A plastic surgeon has written a children's book to ex-

plain his profession to little kids, telling them that when Mommy goes to him, she won't be different, just prettier. Ah, but things will be different: She'll leave that bald and fat thing she calls a husband for a job holding a briefcase on Deal or No Deal.

A teen who wants to join the police department in his town

stole a cop car to see what it's like. Well, kid, for one thing, doing what you did is more like Cool Hand Luke than Bullitt. ******

In London, Pringle's brand potato chips are not legally potato chips! A judge ruled that the popular snack is only 42% potato. Wonder what the other 58% is — soylent green? *****

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