

Reporter



Volume 29, No. 10

Publication of the UNITED CIVIC ORGANIZATION of CENTURY VILLAGE (WPB)
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October 2010

THE CV VOTE THAT COUNTS

Democracy in Action

Every vote counts, say politicians and pundits — and people who are residents in Century Village.

Ever since the Village became a viable retirement community, every unit has been allowed one vote, regardless of the number of persons who owned the condo unit. What then, you may ask, has been this recent move afoot called “One Vote per Unit,” or OVPU? Don’t we already *have* One Vote per Unit? The answer is yes in one sense and no in another.

Each condo unit has an equal say in the election of an association’s board members. You vote *directly* for these (usually five or seven) owners who will run your association’s affairs.

As an individual unit owner you vote, but you vote *indirectly*, through a representative on UCO decisions. UCO is the administrative body that handles things for all 309 associations — things such as Village security, maintenance of the roads, investigations, and cable TV, to name but a few. Your representative is called a delegate. He or she, usually the association president plus a named alternate, is chosen by the board you have elected. Your delegate (just like a senator or congressman) represents your association at the monthly

Delegate Assembly meetings at the clubhouse, where UCO matters are voted on.

These “UCO matters” include many things, among which, importantly, are the election of the UCO officers (president, the four vice presidents, etc.) and some (not all) of the Executive Board mem-

Some people say it is unfair to deny a unit this direct vote. Others say they prefer that things remain as they have been...

bers. The Executive Board acts in an advisory capacity to the president and other UCO officers.

Under the present system each condo unit has, therefore, *indirect say* (through the condo association delegate) in the election of the UCO officers. Those in favor of “One Vote per Unit” (OVPU) would like to see this changed so that each unit has a direct vote in the election of the officers.

Some people say it is unfair to deny a unit this direct vote. Others say they prefer that things remain as they have been, with a representative vote. Still others simply don’t care.

At issue are the powers and responsibilities of the Del-

egate Assembly, the Executive Board, and the UCO officers, because there would be major changes to the present setup if OVPU were approved. The extent and exact character of these changes isn’t known, because it requires legal looking-into by attorneys; and as described in Dave Israel’s column in this issue, funding for further legal fact-finding was voted down.

To keep up to date on this subject, read Dave Israel’s column and read what others such as Phyllis Richland, who headed up the OVPU committee, have had to

say on it. If you are a blogger, check out the Century Village Blog on the subject. (If you haven’t been a blogger, you might want to become one.)

You can help yourself in keeping up to date and informed on this and other subjects by attending monthly Delegate Assembly meetings. (You don’t have to be a delegate to attend, by the way. You can ask questions and comment.) Attend any of the *many* open Village meetings held during the month. You will find them listed in the *UCO Reporter* and on Channel 63. There is no need for anyone to be taken by surprise by everything that happens in the Village. □

The President’s Corner David Israel



My friends, we are almost through another summer, and it has been a hot one. But we have so far (as of this writing) escaped the hurricanes, which is always good news. I hope your summer has been an enjoyable one.

ONE VOTE PER UNIT: FUNDING TAKES A CLOSE DEFEAT

The principal issue taken up by the Delegate Assembly meeting of September 3, 2010 was that of One Vote per Unit (OVPU). I have been a resident of Century Village for ten years, and I clearly recall this matter being discussed that long ago. The reason it arose again is that the Delegate Assembly, only a few months previously, voted overwhelmingly to once more look into OVPU.

UCO Vice President Phyllis Richland, who was well acquainted with this issue, agreed to chair an ad-hoc committee to fully investigate the possibilities of OVPU and its ramifications.

Continued on Page 2

And Then There’s This... Vice President Phyllis Richland



Dateline: Room C, Century Village Clubhouse, 8/25/10

Today we were able to help some of our residents receive credit toward their utility bill. More than 50 people came and were able to get credit anywhere from \$150 to \$300, depending on their qualifications. This is a credit for a year and can be renewed every year on the anniversary plus one day of the previous year.

This service is a federal program offered by the Senior Services of Palm Beach County. The service can also help if your utility bill is delinquent or your service terminated. It can also help when a deposit is required. Many of our residents came to renew their credit for the coming year.

The ladies that were there from the county to sign up our folks were wonderful. They

were friendly, compassionate and spoke more than one language so all the applicants were put at ease.

If you need to get in touch with FPL because you couldn’t make the meeting at the Clubhouse, call 561-355-4746 and make an appointment to go to their office downtown. You will need to bring your FPL bill, your Social Security award letter and any other proof of income you have. Make sure you have photo ID, driver’s license and/or Medicare card.

To qualify, your gross monthly income for one person must be less than \$1,353 per month and for two people less than \$1,821 per month. One person in the household must be 60 years of age. Call me if you have any questions at 683-9189 and **good luck!!!** □

We have been very fortunate to replace *La Cage Aux Folles* on Sunday, February 13 with *Cabaret*. General ticket sales begin Monday, October 25, at 9:00 am.



Delegate Meeting
Fri, Oct 1, 9:30 am
Clubhouse Theater

Delegate Assembly Minutes

September 3, 2010

President David Israel opened the meeting and asked Lt. Kronsberger to lead us in the Pledge of Allegiance. David then presented Lt. Kronsberger with a placard of appreciation for the years that he had served the residents of the Village.

There was a quorum — 151 delegates were in attendance.

There was an incident of a deceased male being found on the golf course property on Thursday. He had been missing. Lt. Richard DeBerardino from PBSO reviewed the incidents for the month of August. There were 85 calls for service, one stolen vehicle that was recovered, and four vehicle break-ins accountable to a visiting relative. All incidents have been cleared. Traffic officers have been visiting the Village and a few warnings have been handed out, but not tickets.

Guests for this meeting were:

- Kevin Rader, Dem. Candidate for State Senate District 27, who briefly addressed the Delegates.

- Michael McAuliff, State’s Attorney
- Sara Alsofrom, State Attorney’s Office
- Paulette Burdick, Candidate for County Commissioner, District 2

Treasurer’s Report — Dorothy Tetro advised about the following upcoming meetings:

- Budget Workshop, Sept. 14, 9:30, Classroom C, Clubhouse
- Ombudsman Workshop, Oct. 28, 10:00 am in the Clubhouse, Classroom C — Association Budgets

Minutes of the previous meeting were read and a few minor changes were made. There was discussion regarding the Insurance Committee Maintenance Checklist and Mitigation Inspections, which were answered by Ed Black and Claudette LaBonte. Minutes were accepted as corrected.

President’s Report. Dave advised that the generator at UCO has been installed and is waiting for its initial test run.

One Vote per Unit was discussed. Dave advised the need for legal assistance regarding the changes that will be necessary in the UCO bylaws and the need to approve the expenditures. Phyllis Richland discussed the topic and the necessity for the additional funds. After a significant amount of discussion, the matter was brought to a motion.

Motion: Howie Silver moved that up to \$1,000 would be allocated for legal expenses for One Vote per Unit, motion seconded by Jackie Karlan. The motion was defeated 85-66.

Unfinished Business: None
New Business:

Motion: To add Ken Davis as a member of the Executive Board. So moved by Phil Shapkin and seconded by Roberta Fromkin. The motion was carried.

Rhoda Nadell has decided not to pursue the UCO Recording Secretary position.

The meeting was adjourned at 10:40 am.

Meeting minutes taken by Antoinette M. Salometo. □

OFFICIAL NOTICE

Important dates: October 1: Delegate Meeting — vote on UCO Budget; October 28: Budgeting and Finance Seminar, Classroom C, 10:30, open to all residents.

Audited financial statement for 2009 is available for pickup at the UCO Office. If you’re unable to get to the office and you would like to have a copy, please call and we will mail it to you. Ask for Marilyn.

Dorothy Tetro, Treasurer

President’s Corner

Continued from Page 1

tions. Everything from the past was reviewed, and many hours of serious effort went into exploring this matter, including engaging our County Supervisor of Elections, Susan Bucher, who offered advice and said her office could assist by providing voting machines and tallying the votes. Legal advice was required even in this exploratory stage, for the UCO bylaws and possibly even the Articles of Incorporation would require changing in order to implement OVPU.

It was my concern that the monies required beyond our \$1,000 “allowance” for this exploratory legal advice should not be spent without the approval of the Delegate Assembly. After extensive and well-reasoned debate on both sides of the issue, the motion to allocate an additional \$1000 in funds for this legal advice was voted down by the delegates, failing to pass by a scant ten votes. Serious kudos and many thanks are due Phyllis and the OVPU committee, who poured their hearts into this project.

COORDINATING CENTER OR ASSOCIATION?

A question has arisen on our Advisory Committee that may have far-reaching consequences. It is, in short: Is UCO, de-facto, an “Association” under Florida law? The following definition is extracted from Florida Statutes FS 718.103 (2):

“Association” means, in addition to any entity responsible for the operation of common elements owned in undivided shares by unit owners, any entity which operates or maintains other real property in which unit owners have use rights, where membership in the entity is composed exclusively of unit owners or their elected or appointed representatives and is a required condition of unit ownership.

Further complicating this question is the status of our associations and UCO vis-a-vis the Bi-lateral Agreement. The Bi-lateral Agreement gives UCO the responsibility of negotiating certain contracts and performing certain duties on behalf of all unit owners in Century Village. These contracts include items such as Transportation (our buses), Cable, Security, Insurance, Investigations, etc.

The issue of status becomes a bit ambiguous when one discovers that many associations never signed the Bi-lateral Agreement, and further complications arise over the fact that certain agreements cannot be found in UCO records, probably due to damage and loss during the hurricane. The agreement was first promulgated in 1999, and one cannot help wonder why — because all associations *had been* enjoying the benefits of bulk-contract negotiation by UCO since its inception in 1982. And they have continued to enjoy these benefits after 1999 to this very day—most without having ever signed the agreement!

To summarize, it is important to realize that UCO does indeed own, operate and maintain real property in which unit owners have use rights, not the least of which are the perimeter roads, the UCO office building and the UCO laundry. Additionally, the UCO bylaws state that *all unit owners are members of UCO*. Thus, under the “walks like a duck, quacks like a duck” doctrine, it might reasonably be stated that UCO is indeed an Association and possibly even a Master Association.

This is ultimately a question for attorneys to sort out, but UCO would be remiss in its responsibilities to all of our unit owners if we did not investigate this question and perhaps consider converting UCO into what it has indeed been acting like for many years — namely, a Master Association. This may boil down to being simply a matter of operating legally. I look forward to well-reasoned debate and input on these issues from our unit owners in the future.

I wish you all a pleasant and soon cooler fall season, with my special thanks to the many who have worked hard all through the summer on behalf of the Village. □

2010-11 WINTER CONTRACT

THE UCO REPORTER

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Maintenance Dom Guarnagia



“Too many Indians and not enough chiefs” seems to be the situation in our Village. Too many associations have an apparent lack of leadership. Our teepees are not freestanding but are attached vertically and horizontally to those of our neighbors.

You may ask, “What does this have to do with maintenance?” *How we maintain our units impacts our abutters both positively and negatively.*

Water-related accidents have reached an unprecedented level, affecting not only the original unit, but also adjacent units. These accidents affect the cost of association insurance, passed onto all owners through increased insurance premiums. They also can impact unwanted foreclosures that can easily proliferate and plague an already stressed association’s budget, necessitating an increase in passed-on maintenance fees to cover the uncollected fees on the foreclosed units.

This trend — which impacts maintenance, insurance and the very viability of Century Village — is reversible. *What is required are more responsible “chiefs” to form small committees to perform unit inspections.* Utilizing the two-page form designed by the Insurance Committee and distributed at the August Delegates Meeting, at least two people can perform the following tasks:

ONE — Unit Inspections:

Notify all unit owners that a survey of each unit will take place to compile data regarding the condition of sink and toilet shutoffs, the

gap between the wall and the toilet tank, toilet tank flush mechanisms, and the age of the water heater, etc., as itemized on the form. In cases where the committee lacks experience, a knowledgeable handyman can be hired for one or two hours to perform the inspection while a committee member records the data.

TWO — Building Inspections:

Hire an insured professional to inspect the roof elements, including shingles or other roof covering, roof penetrations, gutters, downspouts, storm pipes and drains. Inspect laundry room water heaters for age and signs of leaking. Inspect the washing machine hoses for weakness and cracks, as described on the form.

THREE — Unit Owner Notification:

Supply each unit owner with a copy of the unit inspection data, noting the deficiencies. Those units with water heaters whose warranty has expired should be informed that neglect in not replacing the water heater could trigger liability costs borne by the unit owner if damage to the association building elements occurs.

Instructions on how to identify the deficiencies and age of water heaters, plus information on the cost of replacement parts, will be the subject of the next few Maintenance Committee meetings. These are interesting, informative sessions. Mark your calendar to attend! The use, description and cost of replacement parts will be explained and examples displayed.

The majority of buildings

in the Village are two-story buildings without internal unit water shutoff valves. The need is great to detect and repair or replace out-of-warranty and potentially leaking water heaters hidden under the kitchen counters and toilet and sink valves that are “frozen” and inoperable. This is necessary in order to preserve our old structures and maintain viability.

Regarding foreclosed units: Electric service is essential to prevent the spread of mold and mildew while keeping the unit saleable. Installing a 220-volt timer on the through-the-wall AC units is the answer. The cost of operating the AC unit for 3-4 hours a day to reduce the humidity level and thus prevent mold growth would be about \$35 a month.

If an association has not yet included in its budget a line item for “**Specific Reserve for Contingencies**” to cover delinquent payments on foreclosed units, this is perhaps the time to also include something similar, to cover maintenance and WPRF costs on foreclosed units.

The recent roof inspections for the purpose of providing the insurance Mitigation Reports was the first step in proactive maintenance aimed at reducing damages and potentially reducing insurance costs.

COME TO THE MAINTENANCE MEETING ON FRIDAY, OCTOBER 8, AT 10:00 AM, CLASSROOM A (SECOND FLOOR) OF THE CLUBHOUSE, AND LEARN HOW YOU AND YOUR ASSOCIATION CAN BENEFIT FROM POSITIVE ACTION. □

Your Theater Claudette LaBonte



Usher Corps — Last sign up for pre-season training. If you would like to join us, please leave your name and telephone number for me at the ticket office and I will get back to you to go over the program. If you are a new resident, this is a great way to meet your neighbors as well as enjoying our great shows, movies and dances. Their number is 640-3120.

This is the last schedule before Opening Night. Come and enjoy these October presentations:

• Sat., 10/2/10, 8:00 PM —

Bruce Linser

- Sat, 10/9/10, 8:00 PM — Timothy Hawkins
- Sat., 10/16/10, 8:00 PM — Celebrity Cabaret
- Sat., 10/23/10, 8:00 PM — Dana Paul
- Sat., 10/30/10, 8:00 PM — A Walk Downtown With the Sounds of Motown.

In addition, on Saturday, 10/30, Dress Up or just come to the favorite dance of the year, the **Halloween Dance**, with Peter Dino providing the music. This is a great evening of fun.

See you at the Theater. □

OFFICIAL NOTICE

Save the Date: The UCO Installation and Luncheon will be held on Sunday, March 13, 2011. This year, our gala affair will be held at the Airport Hilton. The cost is still \$35. It may be a good idea for Delegates to ask their Associations to add this cost to their annual budgets. More information to follow.

Mary Patrick Benton, Chairperson

CLUBHOUSE MOVIES

VALENTINES DAY (PG-13 • 125 min)

Jessica Alba, Kathy Bates, Patrick Dempsey, Jamie Foxx
A love story, more or less. Intertwining couples and singles in Los Angeles break-up and make-up based on the pressures and expectations of Valentine's Day.
Sun, 10/03, 1:45 pm

(continued from last month)

TEMPLE GRANDIN (PG • 108 min)

Claire Danes, Catherine O'Hara
What made her difference made her exceptional. A biopic of Temple Grandin, an autistic woman who has become one of the top scientists in humane livestock handling.
Mon, 10/04, 6:45 pm; Tue, 10/05, 1:45 pm; Thu, 10/07, 6:45 pm;
Sun, 10/10, 1:45 pm; Mon, 10/11, 6:45 pm

CELINE: THROUGH THE EYES OF THE WORLD
(PG • 120 min)

Céline Dion, René Angellil, René-Charles
Go beyond the music. A documentary on Céline Dion's 2008-2009 Taking Chances world tour. This event gives Dion fans who attended the extremely popular tour — which placed Dion second only to Madonna in ticket sales in 2008 — another chance to experience the magical event, this time from a vantage point unparalleled by any ticket.
Tue, 10/12, 1:45 pm; Thu, 10/14, 6:45 pm; Sun, 10/17, 1:45 pm;
Mon, 10/18, 6:45 pm; Tue, 10/19, 1:45 pm

THE LAST SONG (PG • 107 min)

Miley Cyrus, Greg Kinnear
Do you ever really forget your first heartbreak? A drama centered on a rebellious girl who is sent to a Southern beach town for the summer to stay with her father. Through their mutual love of music, the estranged duo learn to reconnect.
Thu, 10/21, 6:45 pm; Sun, 10/24, 1:45 pm; Mon, 10/25, 6:45 pm;
Tue, 10/26, 1:45 pm; Thu, 10/28, 6:45 pm

KILLERS (PG-13 • 93 min)

Ashton Kutcher, Katherine Heigl, Tom Selleck
One day is enough for you! A vacationing woman meets her ideal man, leading to a swift marriage. Back at home, however, their idyllic life is upset when they discover their neighbors could be assassins who have been contracted to kill the couple.
Sun, 10/31, 1:45 pm

(continued next month)

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INSURANCE COVERAGES: PART 2 & SOME UPDATES

Well, I'm back again with the second and final installment of "Your Insurance Coverages." This month's column is about insurance that covers any losses you may be liable for because of your negligence.

General Liability is the most inclusive of all insurances because it states, "We will pay for all...except what is excluded." The important part of reading a General Liability policy is knowing what is *excluded*. Slips and falls from poorly maintained premises are an example of liability losses, but there are other types of losses that are also included.

Umbrella Coverage is General Liability coverage with much higher limits. Because the General Liability policy can only be written for a maximum of \$2,000,000, it is necessary to buy an Umbrella policy to increase this limit. Without these higher limits, our associations would face difficulties with the possibility of suits and liens being levied against them.

Directors and Officers coverage protects each officer and board member of an Association who has a fiduciary

responsibility to their units owners. An officer or board member, who unknowingly breaches an obligation of his position, can be held financially responsible for that breach. The Directors and Officers policy indemnifies those who have this responsibility.

Workers Compensation, as everyone knows, protects workers who are injured on the job. This insurance protects the associations from the financial responsibility of uninsured subs and their employees who are hurt when working for the association.

We will be meeting shortly, perhaps before the issue of the *Reporter* is printed, with a representative of Don Meyler Inspections to get answers to a few questions we have regarding some of the inspections. To those who have raised questions, we appreciate them and will get back to you ASAP.

Also, if your association hasn't picked up a copy of their new **Law and Ordinance** policy, please let us know or stop by the front desk at UCO. Just take out the old policy from your white binder and replace it with the new one.

Have a safe and healthy month. □

Search/ Nominating Committee

By Roberta Fromkin

It seems as though we just elected the UCO slate of officers, but time is almost here again. Two Vice Presidents, the Recording Secretary and ten Executive Board members are open for election.

The Vice President and the Recording Secretary must reside in the Village for at least nine months of the year as well as be a member in good standing of UCO.

To be eligible for the Executive Board, you must also reside in the Village for at least nine months of the year, be a member in good standing of UCO and volunteer to serve on at least two committees.

Many residents criticize and complain about what goes on in the Village. If you are one of them, you now have the opportunity to do something: **Run for an office and be a part of the Executive Board.** It's an easy and simple process to be nominated.

Please bring a picture and a typed bio giving a short history of what you did before residing in the Village, as well as your West Palm Beach Century Village activities to the UCO office to my attention. We should receive these by October 1. Include your phone number just in case we have to get in touch with you.

You will find working on the Board is a rewarding and satisfying experience.

Try it, you'll like it. Good luck to you all! □

From the Desk of Vice President Bob Marshall



ASSOCIATION OFFICERS — HOW DO WE CONTACT YOU?

As some of the properties in the Village begin to sell or be rented, at UCO we are always fielding calls from people who need to talk to or make contact with the association officers. When these people contact us, we find that our listings of officers for the associations are substantially out of date. Some listings go back to the beginning of 2008!

We also find that even if the list is relatively current, many if not all of the phone numbers have been turned off for the season. *On some occasions it has been impossible to find any building officer.*

Please — update your list using the form available at the UCO office, or just list the officers and their phone numbers and email it to me at ucovicepresident3@gmail.com

COMCAST BOXES — ACQUIRING AND DISPOSING OF THEM

There is still some confusion regarding the acquisition of the new cable-TV box from Comcast. There are two ways this can be accomplished. The first is to go to the local Comcast office, request the box and then bring it home and install it. The second way is to call Comcast and request the box be delivered and installed. The first option is free, but the second generates a charge of about \$40. If for any reason you wish to get rid of a cable box, there is a container near the entrance to UCO where you may deposit the box.

DTA BOXES — FOR SECOND AND THIRD TV SETS

As I write this (substantially prior to publication), I have been notified that the Digital to Analog (DTA) boxes will be available for installation reasonably soon. The Cable Committee needs to meet with our contacts at Comcast and prepare a delivery schedule. This is very preliminary data, so please be patient. I'm guessing that the initial turnout will probably take place in January. As usual, check the next edition of this newspaper and Channel 63 for further details.

CONDO LAW PRESENTATION ON NOVEMBER 10

Mark Friedman, of the law firm Becker and Poliakoff, will be in the Clubhouse on November 10 to discuss the changes in the law passed at the latest legislative session. There were several changes, and most of them will have a direct impact on your association's actions.

REMEMBER TO BUDGET FOR DELINQUENCIES

Delinquent accounts continue to be a problem, and as time passes it is even more important to treat this situation as being very important. If your 2011 budget is not prepared correctly, it may very well impact your ability to pay all of the association's obligations.

If you need help, please come to the UCO office. We are here to help you. □

UCO Recording Secretary needed immediately

Year-round position
that involves taking minutes at meetings.

This Is a Volunteer Position

If you are interested,
please bring or send a short bio to:

UCO Office
Attention: Roberta Fromkin
2102 West Drive
West Palm Beach, FL 33417
Phone 683-9189; Fax 683-9904

Please include your phone number.

UCO office is open
Monday-Thursday 9 a.m. to 1 p.m.,
and Friday 12 noon to 4 p.m.

If you have any questions,
call Roberta Fromkin, at 712-0259, between 9 a.m. and 5 p.m.



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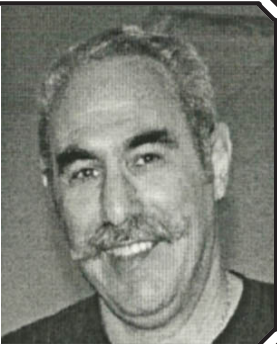
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Safety
George Franklin



Hi, folks: By the time you get this article, the season should be starting up nicely.

Just a few tips here to help you keep the 2010 and 2011 season enjoyable for you: One of the items that have been brought to my attention lately is parking. Now, each one of our buildings is its' own association. The rules you have in your by laws covers how things are done in your building. As far as parking, there are a few things you can do to keep your vehicle from getting dinged up or worse: Please park in **your** designated parking spot. You all have one they came with your purchase of your unit. **Please**, and I repeat this, park properly. Don't park in a neighbor's space just because it is a better spot for you!!

If you park over the designated line of your space, you are making for a miserable fit, enter and exit of your neighbor to their vehicle, which could cause you to get your car banged up by opening doors or being scratched by packages. Take the extra minute to be sure you are properly parked in your space. There should be enough room on each side of your vehicle to get in and out of your car, and your neighbor also.

Another question I have been asked many times is concerning the removal of improperly stored or parked vehicles. First of all, the parking spaces and parking lots are **private property**. The Sheriff will **not** come to ticket or tow a vehicle, so don't even bother to call them, **unless** you have belief the vehicle parked has been involved in a unreported accident or is stolen. In those cases, they will either respond **or** ask for the license plate number over the phone to check.

If your association **wants** to be able to tow vehicles improperly parked or stored, you must follow some simple rules. You have to contract with a local tow company who **will** provide you with

properly marked "no parking" signs which **must** be posted on your association property. When signing the contract, **only** a few certain persons will be able to call the tow company and will be authorized to request the removal of the questionable vehicle. Keeping it simple, I **suggest** that only the President and Vice President be authorized to make that call. Now, keep in mind, if you make a **wrong** call and the car is towed and/or damaged, **you will** be responsible for the tow and damage recover costs. That can be a very complicated problem. Be sure you know what you are doing before you call for a vehicle to be removed.

If you have any questions regarding setting up of a tow away program, please contact me at the UCO Office and I will be glad to guide you through this process. An unregistered vehicle is still parked in a **private** space and as such cannot be removed. **However**, if something should happen, example, leaking fuel or oil etc., that can be considered a hazard or fire, etc., the owner **would** be responsible for clean up and or any damage it caused. If **that** vehicle is unregistered and a problem occurs, their insurance company **may** deny any claim made.

Be sure **all** vehicles are registered and insured under Florida or other state law. One last thing I am going to say here regarding guest parking: **You** pay for your parking spaces in your lot. Allowing friends and relatives to park in guest spaces for extended periods of time at your neighbors' expense is very rude, to put it simply. If your friends or relatives are going away on trips, etc., do them a favor: Pick them up and drive them to the bus, train or airport, wherever. They may return from a nice vacation to find their vehicle gone with daily storage charges added up to a **lot** of money.

Please park properly! Until next time, **be safe out there!!** ☐

At the Library
By Chuck Waugh
Book Discussion at
Okeechobee Branch
Library

Sponsored by the Friends of the Palm Beach County Library System, this season's adult book discussion series is entitled "Master the Art of Reading." Dr. Carole Policy will again be leading the popular discussions each month. Sign up at the reference desk and receive a copy of the book to check out.

The following is a schedule of the 2010-2011 "Master the Art of Reading" Book Discussion; the 90 minute discussions will start at 2:00 p.m. on the days listed:

Title and Date

- *Girl with a Pearl Earring*, by Tracy Chevalier, Nov. 17, 2010
- *House of Mirth*, by Edith Wharton, Dec. 15, 2010
- *On the Road*, by Jack Kerouac, Jan. 19, 2011
- *Tourist Season*, by Carl Hiaasen, Feb. 16, 2011
- *Mansfield Park*, by Jane Austen, Mar. 16, 2011

The Okeechobee Boulevard Branch Library is located next to Dunkin' Donuts. The hours are: Monday, Tuesday, and Wednesday from 10:00 a.m. to 8:00 p.m. and Thursday, 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 I.D. Visit the library today!

October Programs:

- Weekdays in October — Book a Librarian
- Fri, Oct. 1, 2:30 p.m. — Movie
- Mon, Oct. 4, 8:30 a.m. — Mousing Around
- Mon, Oct. 4, 6:00 p.m. —

UCO 2011 BUDGET REVIEW

The 2011 Budget Review meeting on September 17, was attended by about 50 residents. The meeting went smoothly with only a few questions.

The Laundry income/expense was confusing for some. Once it was understood to be a convenience for the residents and self-supporting, not paid for by assessments, things progressed right along.

The following new
Line Items were added
to the budget:

Reserve for Bad Debt — There is no arrearage at this point, but to be better prepared in the event it becomes a reality, this was added to the UCO budget—just as associations have been asked to add this category to their budgets.

2102 UCO Building Reserve — For the new building, we needed to establish a reserve for future repairs, refurbishing, painting, etc.

There was some discussion on reducing the budgeted amount for repaving from 500K to 250K. Some felt the amount should be reduced; others felt we needed the cushion in the event of an emergency. Both

amounts are being suggested for discussion and decision at the delegates meeting.

Cable TV "Doorway Fee" money, a lump sum we received from Comcast for signing on to the new Cable TV agreement in 2009, will not be available to partially offset Cable TV costs in 2011 as it was in 2010. This, in addition to the contractually agreed-upon increase for 2011, will account for most of the increase in Cable TV costs.

The budget has been scrutinized to the point that, apart from contractual agreement increases, it would be less in 2011 than we project will be spent in 2010. With the contractual increases, there will be an increase of \$8.42 per unit per month — the difference between the \$62.86 budgeted for 2011 and \$54.44, the projected actual for 2010.

IT IS VERY IMPORTANT TO HAVE YOUR ASSOCIATION DELEGATES BE PRESENT AT THE NEXT DELEGATES MEETING ON OCTOBER 1, SO THEY CAN BE A PART OF THE UCO BUDGET DECISION-MAKING PROCESS.

—John Hess

- Creole Computer Class

 - Wed, Oct. 6, 8:30 a.m. — Browser Basics
 - Wed, Oct. 6, 6:30 p.m. — Election: Know the Issues
 - Thu, Oct 7, 2:30 p.m. — Cyber Security
 - Fri, Oct. 8, 2:30 p.m. — Movie
 - Wed, Oct. 13 2:30 p.m. — Let's Share Recipes!
 - Fri, Oct. 15, 8:30 a.m. — Mousing Around
- Sat, Oct. 16, 8:30 a.m. — Browser Basics
 - Mon, Oct. 18, 6:00 p.m. — Creole Computer Class
 - Tue, Oct. 19, 5:30 p.m. — Writers' Critique Workshop
 - Wed, Oct. 20, 2:30 p.m. — Beginning Word 2007
 - Wed, Oct. 27, 2:30 p.m. — Intermediate Word 2007
 - Sat, Oct. 30, all day — Classic Monster Movies ☐

October Open Meetings

Date	Time	Group	Location
10/01/10	9:30 am	Delegate Assembly Meeting	Theater
10/01/10	1:00 pm	Editorial	UCO Office
10/01/10	2:00 pm	Security	UCO Office
10/07/10	10:00 am	Community Relations	Card Room B
10/08/10	10:00 am	Maintenance	Card Room B
10/12/10	9:30 am	Irrigation	UCO Office
10/12/10	9:30 am	Transportation	Room B
10/19/10	10:00 am	Insurance	UCO Office
10/26/10	10:00 am	Operations	UCO Office
10/27/10	10:00 am	Officers	UCO Office
10/27/10	1:30-2:30	Homestead Workshop	Room C
10/28/10	10:30-1:00	Condo Finances	Room C
10/28/10	1:00 pm	Centenarian Luncheon	Party Room
11/01/10	1:30 pm	Executive Board	Room B
11/05/10	9:30 am	Delegate Assembly Meeting	Theater
11/05/10	1:00 pm	Editorial	UCO Office
11/05/10	2:00 pm	Security	UCO Office






Reporter

The official newspaper of Century Village
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Deadlines.....7th of each month (call about special problems).
Visit your Web site: century-village-wpb.blogspot.com



OFFICERS

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UCO Office: Tel 561-683-9189 • Fax 561-683-9904
Office Hours: Mon-Thu 9am-1pm • Fri 12 noon-4pm


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President Emeritus:	George Loewenstein
Vice Presidents:	Sal Bummolo, Frank Cornish, Bob Marshall, Phyllis Richland
Treasurer:	Dorothy Tetro
Corresponding Secretary:	Avis Blank
Recording Secretary:	
Community Assn. Mgr.:	Rodger Carver
Administrative Assistant:	Mary Patrick Benton
Office Manager:	Mary Patrick Benton
UCO-Business Coordinator:	Edie Levine
Office Assistants:	Sandy Levine, Maria Levy, Florence Pires, Isabelle Scherel, Irv Small, Joyce Weberman, Marcia Ziccardy
Receptionists:	Sidele Bushaikin, Sonia Goldberg, Natalie Hauptman, Claudette LaBonte, Beverly Lyne, Marie Oliver, Ron Massa

Executive Board

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Bettie Bleckman	Al McLaughlin
Randall Borchardt	Haskell Morin
Carol Castro	Michael Rayber
Sandy Cohen	Honey Sager
Barbara Cornish	Toni Salometo
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Syd Kronish	Jeanette Veglia

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



The “Mail Bag” section of the *UCO Reporter* represents the **OPINIONS OF THE AUTHOR ONLY**. UCO supports the publication of the diverse opinions of our residents, and will endeavor to continue to publish opinions which may be considered inflammatory but not defamatory.

Requiem for a Fighter

VP Phyllis Richland must be commended highly for the extraordinary effort she put into providing info to the Delegate Assembly last week. She was calm and clearly explained and answered as many questions as possible. When she had no exact information, she was honest enough to inform us that everything was not yet finalized.

For those snowbirds that missed this meeting, we need to tell you she supported the One Vote per Unit plan for your benefit also.

We wish Phyllis better results for other items on her agenda.

Dot Loewenstein

Be Aware of Scams

In a recent issue of the *Reporter* you asked for new ideas for the paper. Recently I have been made aware of the many scams and overpricing of goods and services. This is now going on, even among those we believe to be reputable companies. They are targeted especially at elderly people who are often alone and unfamiliar with fair pricing and, accordingly, very vulnerable. I believe it would be helpful to have a column that alerts residents to these unfair practices and expensive scams.

Let me give a few typical examples:

Last month, I answered a newspaper ad with a coupon to have carpets cleaned at a very low price. When the worker came, he hardly looked at my carpets. He told me my coupon was worthless and gave me a very high estimate for the cleaning. This is called “bait and switch” and is very

frequently done. Be aware!

A few months ago, a ceiling fan broke in my bedroom. I disposed of it and purchased a new one. I called a well-established “family company” to install it and was given a price per hour for **one** man. They sent three men. One watched, while the other two attached it. In addition, they listed that they had disposed of the fan — they hadn’t, I had. When finished, one of the men presented me with a bill for \$601! When I questioned his sanity, he claimed he had made a mistake and changed the charge to \$341. I went to their office and asked to have the price reduced to something closer to what they had originally quoted me. They did reduce the hourly wage of one of the men and I ended up by paying \$241. We should not hesitate to speak up when the price is out of line.

Rosalind Smoller

My Thoughts on the OVPU Amendment

Even though I am in favor of One Vote per Unit (OVPU), I could not vote in favor of placing more monies in the OVPU legal fund at the September 3 delegate assembly meeting, because of the changes that would have to be made to the UCO bylaws. I also believed, based on prior experience, that the \$1000 was a drop in the bucket, and that the true legal costs could run \$50,000-\$100,000 or more to complete the OVPU amendment.

One of the biggest changes would have been that if OVPU passed, it would have made changes to how our present system of how Century Village is run and how the powers of UCO bylaws are presently divided between the UCO delegates and the Executive Board. The changes would result in a major shift in voting power of the delegate assembly in passing amendments, allocating funds, and determining how the general operations are carried on by UCO.

The delegate assembly is made up of 309 delegates who represent every association in the Village. With OVPU, the delegates would lose most of their voting power. The Executive Board, comprised of 28 people who don’t represent every association in the Village, would become the real power in Century Village. This system could give the UCO president unlimited power because eight members of the Executive Board are picked by the president, and at least ten other board members would

go along with anything the president wanted.

This change would destroy our present system, which has been running very well for a few decades. If we made the proposed changes in the UCO bylaws, we would destroy our present democratic process. Above all, remember, if we are not careful about changes to the UCO bylaws, we could find that UCO is being run by a dictatorship.

REMEMBER: NEVER GIVE UP ANY OF YOUR RIGHTS. ALWAYS CONSIDER ANY CHANGES TO THE UCO BYLAWS VERY CAREFULLY BEFORE VOTING ON ANY CHANGES.

Jerry Karpf

What Comes First, the Chicken or the Egg?

I sat in disbelief as the One Vote Per Unit issue came up for debate at the latest “Delegate(?) Assembly.” I should have known after the Executive Board meeting on the previous Monday that this was going to be shot down for lack of financial backing. What a nice way of saying that, “We’re looking out for the residents.” Baloney, folks!!!

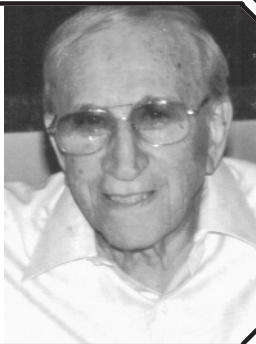
The thinking in circles is that we, the newer residents, just don’t care and the important issues in the Village should be handled by those who are active on committees and have been for some time. Well, how do you get on committees? You can volunteer, if you know someone or you can have a skill that they need.

Honey Sager gave a great talk about coming to the Village to retire and play golf. She became concerned by how the expenses were being handled by WPRF and UCO. She looked around and saw that she could become a delegate, work and help her community and that’s what some of us want to do. We have skills and we want to help. We also want the right to choose our elected representatives — where is the problem here?

On the whole, the problem lies in the associations, where old guard residents hold on to those delegate votes like gold. From the list of missing Delegates, you can see that there isn’t a lot of participation — we usually get a quorum, but in the off-season it can be tough. I was so ashamed of my association’s lack of participation that I forced the issue and make them put me as an alternate delegate, as I must be at the assembly anyway. Now, my association is represented — is yours?

Continued on Page 7

Stamps in the News Syd Kronish



Are we aware — aware of the myriad of problems confronting America in its attempts to fight diseases that affect us all?

The U.S. Postal Service continually issues stamps highlighting public awareness of health issues with such diseases as Diabetes, AIDS, Cancer and Alzheimer's.

Two of these diseases, which have affected millions, are the basis of my column today — Diabetes and Alzheimer's.

Diabetes has been one of the leading causes of death here in the U.S. The frightening aspect of this disease is that, according to the medical profession, about one-third of all Americans with this disease don't even know they have it!

Diabetes is a chronic disease that prevents the body from making ample insulin or prevents it from using the insulin effectively. There is still no cure for the disease; however, the disease can be managed with proper diet, weight control, exercise, blood glucose testing and oral medication or injection.

The design of this 31¢ stamp features an acrylic painting conveying the importance of diabetes awareness and early detection.

In 2008, the Postal Service raised the awareness of Alzheimer's Disease (AD), the most common form of dementia among older people. The disease is named after Lois Alzheimer, a German doctor who did important research

into its causes.

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

Though it typically affects people over 60 years of age, AD should not be considered an inevitable part of aging. The average patient, say doctors, lives up to 10 years after being diagnosed. The rate of progression varies from person to person.

It is not uncommon for persons with AD to lose their way. In one case, a woman "went for a local drive in West Palm Beach and ended up in Key West."

Of the roughly 200 Silver Alerts that occurred in Florida, the medical results show the highest number of such Alerts occurred in this state.

Each case of this disease takes a toll on caregivers as well. There are groups that provide education and support for them and family members. Some drugs have shown promise of lowering the symptoms in its early stages.

The stamp design draws attention to the importance of the caregiver. The artwork was done by Matt Mahurim.

If you want more information about these two diseases, you may go to your local library or to the internet.

Collectors may obtain these stamps by contacting their local stamp dealer. □

The Mail Bag

Continued from Page 6

So let's see what we have: Delegates who don't attend assembly meetings are making decisions for those of us who can't make decisions because we can't vote. Have I got that right?

One of these days, we are going to have to face the facts there are no changes coming into the Village till we **all** get involved; apathy isn't going to do it.

Toni Salometo

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Inspections — Necessary — Now?

By Ed Black
Insurance Committee
Member

We have been interviewing insurance agencies to obtain competitive bids for the 2011/2012 insurance year.

One conversation led to an offer by an agency to establish a separate policy for those associations that are proactive (shut off water for departing seasonal residents and have a maintenance plan implemented) so *their premium might be reduced by 10-15% in 2011.*

Evidently, some insurance companies will reduce premiums and keep lower deductibles for those associations that take steps to try to prevent the myriad of claims for water damage repairs experienced in 2009. Compare this with the *10% increase* by Citizens Insurance Company for the remainder of the associations.

Just to let you know: An association's board of directors is required to manage the business affairs of their association in a reasonable fashion and fulfill their fiduciary responsibilities by acting in the best interests of their association. In my view, this means preventing those water losses by inspection and repair/replacement of parts as might be required.

THE REWARD WILL BE TWOFOOLD:

- You and your owners may *save on premiums* by being proactive.
- You *avoid the disasters* of not being proactive — and the results of those *losses*.

HERE IS HOW YOU CAN HELP:

- Attend the regularly scheduled Maintenance committee meetings and see what steps you can take to improve the maintenance and upkeep of your associations. Ask questions about specifics.
- Arrange for a committee member to speak at your board meetings to encourage participation.

What have we to lose?

The answer is: disastrous losses forcing many from their homes for extended periods of time, *increased* insurance premiums, and quite possibly *increased* deductibles.

You decide — which will your residents/owners prefer? □

CERT: Community Emergency Response Team Jackie Karlan



HURRICANE PREPAREDNESS FOR PROCRASTINATORS

When it comes to emergency planning, it's not unusual to procrastinate. To all procrastinators: What you need is some motivation! Some rewards! Try these ideas to keep yourself on track:

1. Today I'll put important legal, insurance, medical and financial papers in a plastic bag. I'll put them in a place I can easily grab if I need to evacuate. Then I'll go to the "resistance pool" and walk for 30 minutes.

2. Today I'll call the pharmacy and arrange for an extra supply of all my medications. Then I'll go to Dunkin' Donuts for a small decaf coffee and a jelly donut.

3. Today I'll prepare an emergency First Aid Kit. Then I'll go shopping at the mall.

4. Today I'll check on my ready-to-eat canned goods, crackers and water supply. I'll make sure I have enough for a week. Then I'll have lunch at Wendy's, a salad, of course.

5. Today I'll make sure I have enough paper products, toilet paper, paper towels, and tissues on hand. Then I'll go see the movie at the Clubhouse.

6. Today I'll go to the bank and get extra cash in case the banks are closed and the ATMs are not working. I'll fill my gas tank too. Then I'll go to the arcade for a few hours.

7. Today I'll take my Princess (land-line) phone out of the closet and plug it in because cordless phones will not work if the power is out. Then I'll go to Carvel for a double scoop of ice cream. If I were dieting, I'd have some carrots with a low calorie dip.

8. Today I'll attend a CERT Meeting to see what else I can do to help myself. Then I'll tell my friends to join me next month.

These simple tasks take no more than 20 minutes or less each day and by the end of a week you'll be ready for whatever Mother Nature sends your way. □

Upcoming CERT Meetings Clubhouse Art Room

Mon, Oct 18, 3pm • Mon, Nov 15, 3pm • NO MEET IN DEC



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Health
Michael Rayber



FLU SEASON IS HERE

We are once again entering the flu season. On behalf of your Health and Safety Committee, I would like to remind you that you must have your flu shot. This is urgent for all seniors. The flu may be a minor matter for most people, but it is life-threatening for us.

Last year, a great fuss was made concerning coughing into our shoulders. *The real threat is not the cough; it is one's hands.* If we trace the spread of the flu, it clearly starts with young children. Yes, I know we do not have children, but we do have Publix. The children bring the flu home from school and share it with their family. Then, Mom shops at Publix and has the child sit in the cart or bigger kids push the cart. The result is a cart handle covered with germs. Next, you take the

cart and receive all the germs. Finally, you climb on the Century Village bus and share all those germs with everyone on the bus by touching the rail to climb on. Be aware that Publix has wipes at the entrance that you can use.

For those of you who attended the UCO delegates meeting: If you watched the microphone on stage get passed back and forth, yes, the board did share the germs. You may have noticed VP Phyllis Richland wipe the mic with her hands. That did not actually kill the germs. All of you who came to the mics to talk: Yes, you all did share the germs, and don't forget the rails as you all climbed on the bus after the meeting.

The answer: Buy a pocket bottle of hand sanitizer. □

Clubhouse
Library
By Dot Loewenstein

Shelves may look bare for awhile, but sometimes we receive extremely interesting items other than books, such as photos. Of what, you ask? Sailboats! Do stop in and enjoy them. New jigsaw puzzles with dragons on them glow in the dark, while a child's version of Roulette came with really tiny balls and the other necessary items which we felt might not be safe for some of our residents, so we borrowed it to try at home.

You all know how the puzzle enthusiasts are concentrating so hard that nothing can disturb them, so you might understand my surprise when Ann (no last name, thank you) arose and helped me unload



the two huge boxes of donations. I think she just needed a break, but since she is not on the library committee, her volunteering was very much appreciated.

OK, folks: now is the time for you to get rid of those extra books taking up space, and we will happily pick them up. Contact the Administration office at 640-3120 and leave us info about your address and phone number. But please, keep in mind, that we prefer hardcover books to be in good (clean) condition, with original jacket covering. Those without covers can be placed on the big table outside. Remember our basic rule: return or replace any hardcover books you borrow. This assures us of a rotating inventory with new items always available. Large Print books are especially welcome. Thanx! □

Security

By Frank Cornish

In the past month of August, we have had 18,757 entries into Century Village and 421 denied entry. We also had 3 broken gate-arms in total between the two gatehouses.

This was supposed to be our slow time of the year, but as you can see, it is not. Times are changing in the Village, and we must grow with them.

We, the Security Committee, would like to implore the residents of Century Village to remember to call or make the proper arrangements to help expedite your guest's entry into the Village without delay or confrontation with our Security Officers. This past month, again, we had a few incidents which got out of control and the Sheriffs had to be called to deal with the issue. These past months, Security has dealt with more "disorderly incidents" than ever before. This all stems from residents not following the proper procedures of Century Village when allowing guests entry.

Security would like to remind all residents without a landline that they must either come down to either gatehouse with their CV IDs and log their guest in or make some kind of arrangement with their neighbor or association. Security isn't allowed to take any information over the phone, as per the Post Orders of CV. Also, if you want to use your cell phone to call in a guest, you must get permission from your association in writing and bring it to UCO. □

An Interesting Volunteer Opportunity

In a recent *UCO Reporter*, I saw an article entitled "A New Face in Town." The new face is Sarah Alsofrom, the Public Information Officer at the State Attorney's office in Palm Beach County.

The article went on to say that the State Attorney's Office needed volunteers. I called and chose to work with Sarah Alsofrom herself.

I volunteer two days a week. The first week, I went with Sarah to the Palm Beach County Sheriff's Office to attend a news conference. The news conference was about the arrest of 14 people in a tax-fraud scheme.

During my second week, I helped escort television and newspaper media to a conference room. State Attorney Michael McAuliffe was leading a news conference about the arrest of Jeff Koons. I stayed and listened. It was fascinating!

There are so many volunteer opportunities. Go to the website: www.sa15.state.fl.us/stateattorney. Click on Join the Team and highlight and click on Volunteers. You will find out all the different areas where there are volunteer opportunities available.

The volunteer director will find out what your skills and interests are, and then find a

volunteer activity that uses those skills. If you find out that an activity isn't up your alley, they'll find you another one. Maybe you just like to make phone calls — they can find the place for you.

Our retirement years can be a wonderful opportunity to give back to the community. The State Attorney's Office is looking out for all of us — and you can help them do that.

The article at the State Attorney's website lists two names you can call:

D e - b o r a h Kenneway, Volunteer Program Director, 561-355-7492, dkenneway@sa15.state.fl.us

Or: Sarah Alsofrom, Public Information Officer/Volunteer Program Co-Director, (561) 355-7249, salsofrom@sa15.state.fl.us

Here's a tip: When you call to make an appointment for the initial interview, verify where you will park. I park in the County Office Building parking. I get a parking ticket, but it is signed each time I volunteer, so I don't have to pay for parking. There is a lunch room if you bring your lunch or many places nearby to eat. Everyone is very friendly and I am enjoying this volunteer time.

Jean Bruckert, President Andover M Association

I volunteer two days a week...there are so many opportunities.

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professionalism and service to the community.

ABOUT LISA SMALL

LEGAL

- 17 years of courtroom experience
- Florida Bar Board of Governors, 15th Judicial Circuit Representative (2005-Present)
- Traffic Hearing Officer (appointed by Chief Judge)
 - Presides over 150 trials and handles thousands of cases
- Palm Beach County Bar Association, Past President
- Florida Association for Women Lawyers, Palm Beach County Chapter, Past President

CIVIC

- Anti-Defamation League, Civil Rights Committee Member
- Greater South County Road Association, Past President
- Volunteer for Red Cross and Cystic Fibrosis Foundation

EDUCATION

- B.S. Foreign Service, Georgetown University School of Foreign Service
- J.D., University of Florida College of Law

PERSONAL

- 40 year resident of Palm Beach County
- Married with one child

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Louise Gerson**



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We do investigations for sales, rentals, and requests for occupants to live with owners and deed transfers.

Please keep your associations up to date when you have added names to your deed.

A picture ID is needed for rentals and occupants as proof of your age along with your Social Security number.

For buyers and additions to deeds, we still need a picture ID as proof of your age, plus proof of your financial income and your Social Security number.

If you are a married couple with different last names, please show us a marriage license with both names on it.

The minimum of earnings is \$1,750 for a single person or \$2,500 for a married couple. This is a senior community, so age should be 55 years or older.

Because of the foreclosure of apartments, the associations should know that your income is enough to meet your obligations of paying for the reserve funds, maintenance and Club-

house fees, besides your day to day expenses.

When there are owners not paying their monthly assessments, then it means all other owners in the building **must** pay for them.

Everything here is strictly confidential.

In the month of August, we had 29 sales, 28 rentals, 8 requests for occupants and 1 deed transfer, for a total of 66 investigations.

If you have any questions, please come in to our office. □

**Frankly Speaking
Vice President
Frank J. Cornish**



**Projects, Purchases
and Policies**

No *new* projects are under consideration at this time.

We have, most importantly, purchased and installed a generator, which will power the UCO building in the event of an electrical outage. You will also note the new security cameras at each of our gates, which we feel will be a huge asset in the event of any alterations between our security guards and persons entering the Village. This equipment will record both audio and

video, so please keep this in mind and inform your guests, as well as any workmen, of this update.

We also are taking this opportunity to remind you, once more, to call the Gate (689-1759) to admit any of your visitors. Whether they are personal friends, workmen, or food-delivery people, they must be pre-authorized by you to enter.

Many associations have informed UCO of their policy change allowing the use of a cell phone, instead of the traditional landline, to al-

low guest entry. If your association has not approved cell phone use, the current policy of allowing only landline call-ins, will stand. I would suggest that each association address this issue, make a decision, and should they choose to come into the 21st Century, advise UCO of this — on their letterhead, dated and signed by one or more board members, with the association seal. It will then be entered on the UCO computer, allowing entry by cell phone.

Speaking of entry, except for some private pools, the new pool gates throughout the Village continue to be a problem for many. We all are working on a solution to comply with both safety and easy access.

As always, all suggestions are welcomed by yours truly and my fellow UCO board members. □

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Check out the Village Report to see which of your neighbors are profiled.

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A Ghost Called Charlie

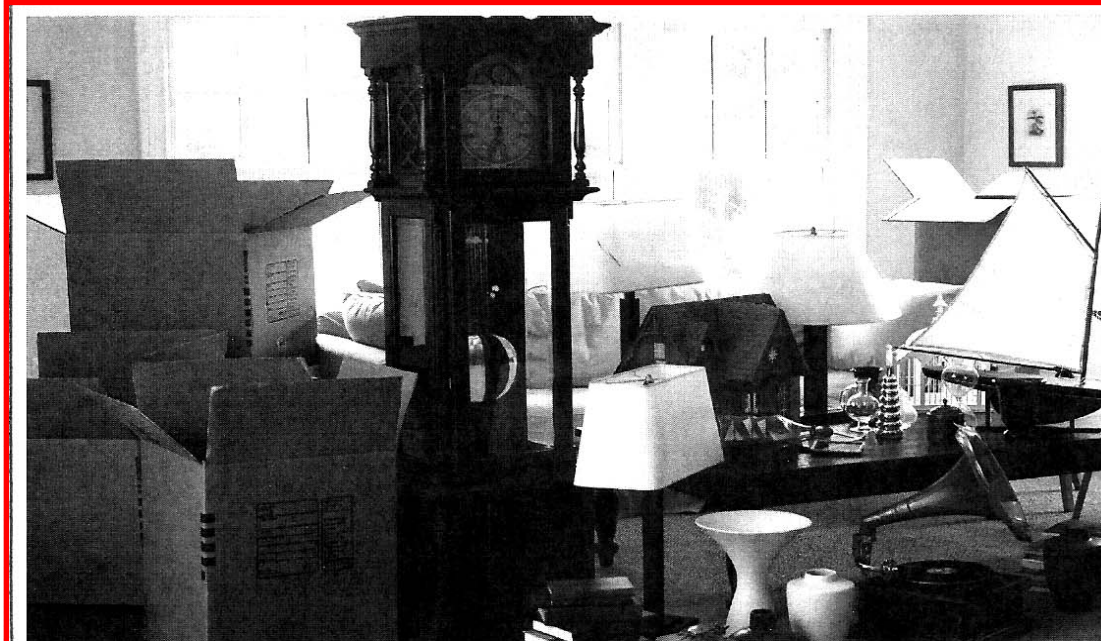
By Sue Cohen

O.K. So you've never heard of ghosts haunting Century Village at ten-thirty in the morning, but then, you never knew Charlie Sporzak.

Plumber he was, good Union man too, and he was working on the waste pipe under the kitchen sink in my unit last year. He reached for his bag to get a tool — and it was there! Whether that brought on the fatal heart attack, no one knows, but poor old Charlie was carried out feet first and never came back — until a couple of weeks ago.

No, I didn't exactly see him working on that waste pipe, because the cabinet was closed, but he was there all right, every morning, half past ten...tap...tap...tapping on that pipe. And it drove me crazy.

Then, somebody told me



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The UPS Store

that church ministers do something about getting rid of ghosts. Well, being Jewish,

I'm not exactly familiar with the local churches, so I tried a spot of do-it-yourself exorcism and it worked.

How? I just waited for the tapping to start, opened the cabinet door a crack and yelled, "Charlie Sporzak, I know you're in there; you're working on your break and you a Union man!"

The tapping slowed. Charlie was obviously getting the message.

"And what's more," I went

on, "it's Sunday, bet you're not getting double time. Get back to the other place and start organizing your brother ghosts instead of blacklegging down here!"

There was a whoosh of cold wind in my face — and I've never heard a tap out of Charlie since.

What's more, no one's reported ghosts in the county for ages. Guess they must be too busy attending Charlie's meetings, or perhaps...Charlie

was a great one for solidarity of the workers and who takes notice of a solid ghost? □



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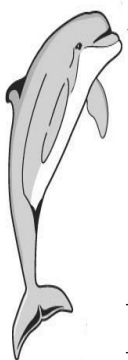
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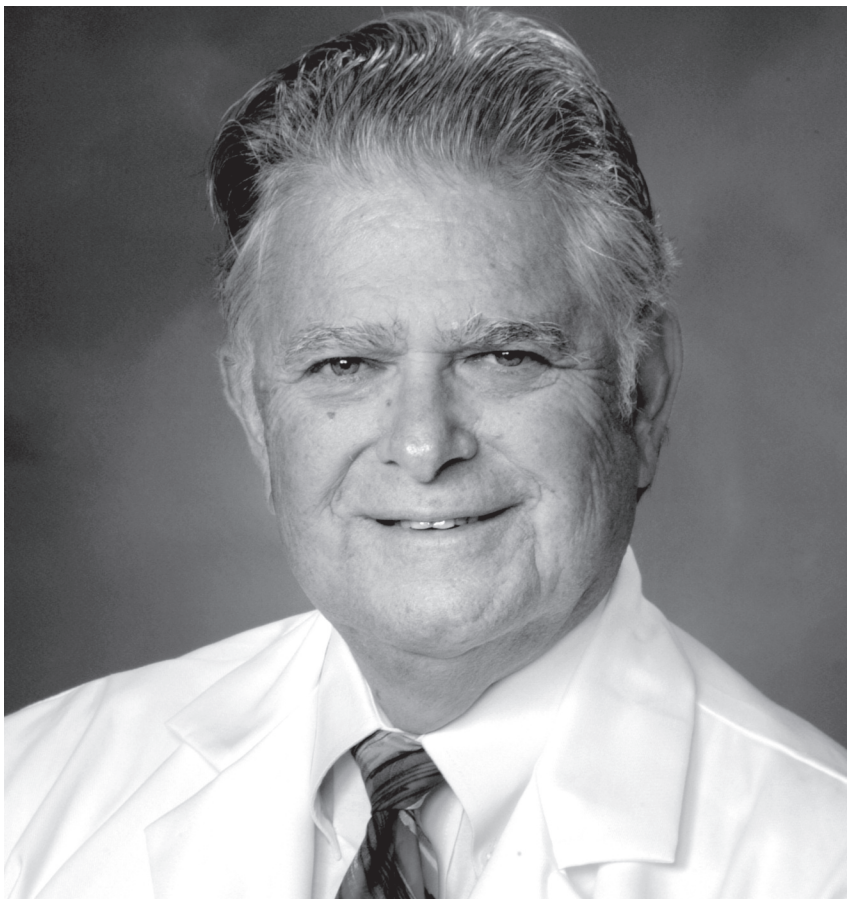
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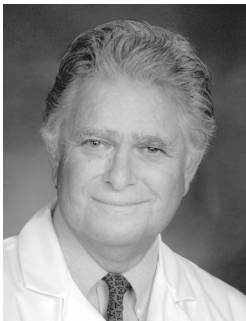
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HIGHLIGHTS OF THE LEGISLATIVE AMENDMENTS OF 2010

Condominium Rental Amendment (Section 718.110(13), F.S.):

Please be advised that I've accessed numerous legal websites attempting to gain a clear perspective on what this new legislative amendment actually means. Comments on this amendment vary depending on the legal source, making it a bit unclear as to the specific intent of the legislature. The interpretation which I personally believe explains it with the greatest clarity is as follows: "The revised language provides more detail as to what is prohibited with respect to amending the restrictions regarding rental of a unit".

Since October 1st, 2004 any (newly recorded) amendment that placed a restriction on an owner's rights **relating to** renting or leasing of units *ONLY APPLIED TO THOSE UNIT OWNERS WHO CONSENTED TO AMENDMENT AND TO THOSE OWNERS WHO PURCHASED THEIR UNITS AFTER THE EFFECTIVE DATE OF THE AMENDMENT*. This original amendment (2004) to Florida Statute, Section 718.110(13) was originally interpreted by some who believed that the phrase 'relating to' also included, for example, any changes to the application process or background checks for tenants. This was not the intent of the legislature, and also, *such changes did not restrict the actual right to rent.*

In response to such misinterpretations, the 2010 legislature amended Section 718.110(13) to clarify the different types of restrictions on rentals as follows: "An amendment prohibiting unit owners from renting their units, or alteration of the rental term or specifying the number of times unit owners are entitled to rent their units during a specified period applies *ONLY TO THOSE UNIT OWNERS WHO CONSENTED TO AMENDMENT AND TO THOSE OWNERS WHO PURCHASED THEIR UNITS AFTER THE EFFECTIVE DATE OF THE AMENDMENT.*" Therefore, this new law will allow amendments to the condominium documents to impose stricter qualifications, background checks or to alter the application process for tenancy, that will apply to all unit owners uniformly regardless of their consent. With these exceptions, this clarified amendment actually hasn't changed the amendment passed in 2004.

Please remember that any rental restrictions found in the condominium documents which were recorded before October 1st, 2004 WILL APPLY TO ALL UNITS UNIFORMLY REGARDLESS OF THEIR CONSENT.

Official Records

SB1196 says that the email addresses and telephone numbers of the members must be removed from the association's records if the owner revokes consent to receive notice by electronic transmission. Additionally, emergency contact information, and addresses of unit owners (**other than those provided to fulfill the association's notice requirements**), and other private or personal identifying information of any member must also be removed.

An association is not responsible for the use or misuse of information provided in compliance with a request for records inspection, unless the association discloses information that it has the duty not to disclose. For example, a specific unit which is delinquent in the payment of assessments, fines, fees, etc. cannot be posted by the Board or discussed at a meeting which may embarrass or harass such owner of the unit. How an owner chooses to use such information is not the responsibility of the association, as SB1196 says the association is not responsible for misuse of records properly obtained in connection with an owner's right to inspect and copy. Individual director liability for failure to maintain or destruction of official records is now limited to cases where **there is intent to harm the association or one or more of the members.**

Elections and Director Eligibility:

The restrictions upon co-owners serving on the Board is relaxed to allow co-owners to serve where such co-owners own more than one (1) unit, or where there are not enough eligible candidates to fill the vacancies on the Board. This amendment is interesting because it runs contrary to the original Staff Analysis of the 2008 legislative amendment which clearly stated that there is an inherent tendency for individuals with aligned financial interests to share common financial goals, provides an unfair voting leverage on Board votes, and inhibits robust and uninhibited discussion. I fail to understand how owning multiple properties in an association would lessen the effect of such previously expressed concerns.

The director delinquency restriction is expanded to include any person delinquent more than ninety (90) days in the payment of **any monetary obligation to the association, including fines, fees, and regular or special assessments.** Such persons are not eligible for board membership. If elected or appointed they must step down. The interim replacement must step down once the obligation is paid.

Removes the **candidate** certification requirement, and replaces it with a certification required from all directors within ninety (90) days of being elected. In other words, this form is no longer required to be submitted with a timely notice of intent for candidacy, but submitted by each newly elected or appointed director within a ninety (90) day period. It must affirm that he or she has read the association's governing documents, and that he or she will work to uphold these documents to the best of his or her ability, and faithfully discharge his or her fiduciary

Continued on Page 27

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Century Village Residents Denied the Vote **One Condo — One Vote!**

There are 7,854 condominiums here in Century Village. Only 349 People are allowed to vote for who runs U.C.O.

Unfair? Unjust? Unequal?

Suggestion:

In January 2011, the Delegates should vote to alleviate this inequity.

**We the people
should have the right to
vote for who will run U.C.O.**

"Paid for by Peter Amato"

**NO TRIP TO
Wellington/Walmart
on November 22**

**NO TRIP TO
Delray Flea Market
on November 24**

**INSTEAD
WE WILL BE GOING TO
FESTIVAL FLEA MARKET
on SAMPLE ROAD
on November 22,
9:30 am**

**THERE WILL BE A
SIGN-UP SHEET
AT THE SECURITY DESK**



(As of October 18, 2010, when we reach 48, we will be taking a waiting list)

SHOP - EAT - HAVE FUN!

Revelation!
By Phyllis Frishberg

In Brooklyn for the summer, bored, I was thinking I should take an earlier flight back to Century Village, where there is so much more to keep me active. So one long weekend in August, I visited my family in Ellicott City, MD. My grandson Ethan was returning to Carnegie Mellon University for his sophomore year. He is an art major, and my granddaughter Hannah is entering her senior year at high school. She plays the bassoon in the gifted and talented orchestra.

We visited the National Portrait Gallery of the Smithsonian in Washington, D.C. On exhibit was a collection of Norman Rockwell's art, plus a film narrated by George Lucas and Steven Spielberg. An amazing collection, beautifully presented!

But what so impressed me was Spielberg's interpretation of a Rockwell painting of a young boy lying at the end of a diving board, obviously afraid of going further. In Spielberg's words, "Rockwell wanted to show the reality of doubts and fears of young people."

I have always been fearful of diving into a pool, although

I am an excellent swimmer. Many of the fears in my life have been overcome, due to a need to move on and also tremendously by an outstanding therapist. Spielberg's comments helped me to realize that I am not alone, that I should not

be embarrassed about my fear of not being able to dive into a pool. After all, look where I am today: writing a column for the *UCO Reporter* — and, best of all, receiving compliments!!!

Thank you, for giving me this opportunity!!! □

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All Classified ads must be on a full sheet of paper (8½ x 11). Scraps of paper will not be accepted.

All items submitted must include name and address of contributor. Name and address will not be printed; this is for our information.

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2/2 + porch, very large size rooms, luxury furniture, tile floors. Central a/c + heater, Ceiling fans, mirrored walls, next to laundry room and large storage room, in front of pool with beautiful view. Negotiable \$78,000 by owner. Call (786) 473-2682 cell or (561)-478-6564 home.

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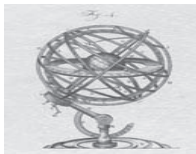
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Salisbury D - Unfurnished Near East Gate	11,900
Berkshire F - Tile Floors Nice Area	15,900
Sussex C - Best Buy Furnished Reduced	12,900

GROUND FLOOR 1 BED & 1½ BATH

Bedford F - Reduced Unfurnished 2 ACs	13,900
Northampton S - Furnished Steps to Pool	15,000
Kent N - Steps to Pool, Part Furnished	17,900
Southampton B - Furnished Steps to Pool	19,900
Northampton B - Water Rentable Tile Part Furnished	19,900
Cambridge I - Part Furnished Near Pool	22,900
Sheffield O - Corner Furnished	22,900
Salisbury I - Corner Furnished Near East Gate	25,000
Easthampton G - Tile Tankless WH Near East Gate	29,900
Easthampton I - Corner Furnished Near East Gate	34,000

UPPER FLOOR 1 BED & 1½ BATH

Southampton C - 3F Enclosed Patio Excellent Price	14,900
Norwich O - Furnished Near Laundry Room	14,900
Cambridge I - Unfurnished Quiet Location Pool	15,900
Sussex A - Furnished Laminated Floors	17,000
Southampton B - 4 FI Furnished Large Patio Pool	17,500
Sussex K - Corner Furnished	22,000
Greenbrier A - Supersize Luxury Encl Patio Near Pool	24,900
Dorchester D - Upgrades Unfurnished New Appls & Cab	25,000
Easthampton I - Corn Furn CANr Egate and CH	25,000
Norwich C - Cnr Remod Furn DW Granite Nice	29,900
Plymouth R - Totally Renovated Furnished	39,900

GROUND FLOOR 2 BED & 1½ BATH

Windsor N - Corner Laminated FI Furn	39,900
Kent B - Corner Furnished Lakevu Spotless	49,900

UPPER FLOOR 2 BED 1 & 1½ BATH

Northampton F - Corner Lagoon Furnished	29,000
Windsor G - All Tile Furnished Walk to Pool	29,900
Dorchester G - Tile Furnished Enclosed Patio Near Pool	34,900
Dorchester G - Corner Furnished Near Pool	39,900

GROUND FLOOR 2 BED & 2 BATH

Plymouth G - Large Condo New Kit AC Appl nr Pool	75,000
Plymouth D - Villa Encl Patio w/AC Steps to Pool	79,900
Plymouth E - Villa All New Encl Patio w/AC Must See	89,900

UPPER FLOOR 2 BED & 2 BATH

Golf's Edge 6 - Cnr Steps to Pool and East Gate	39,900
Golf's Edge 23 - Reduced Deluxe Furn Nr Pool/East Gate	42,000
Wellington E - Cnr Lkwv Part Furn Excel Cond Encl Pat	44,900
Golf's Edge 3 - Tile Furnished Corn Encl Patio/East Gate	49,900
Oxford 200 - Cor Furn Pool Nice Area	51,000
Golf's Edge 4 - Unfurn Corner Near East Gate Pool	59,900
Wellington A - 3 Floor Many Upgrades Furnished	69,900
Wellington J - 4 FI Reno New Kit Patio	75,000

Rentals Needed
Tenants Waiting
Calls Received

Daily for Rental Apts
561-685-1722

FARBER ANNUAL RENTALS

Century Village

Windsor O - 1/1 2 FI Beauty	450
Canterbury D - 1/1 GFI Tile Furn Near Pool	450
Coventry L - 1/1½ Nice Apt Great \$\$\$	500
Golf's Edge 10 - 1/1½ Furnished Pvt Pool	500
Cambridge A - 2/1½ 2F Furnished Near Pool	550
Northampton D - 2/1½ 2F Furn Nice Good Price	600
Kingswood D - 2/1½ Furnished Corner	600
Stratford C - 2/2 2F Furnished Near E-Gate	750

SEASONAL

Wellington L - 1 Bed 1½ Ba 2F Furnished	850
Somerset J - 2/2 1F WD Lake Pool	1,300

GOLDEN LAKES

1½ Villa - Rent \$700	45,900
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CRESTHAVEN

2/2 Villa - Ba Huge Patio	59,900
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A “Must Read” for Condo Association Board Members:

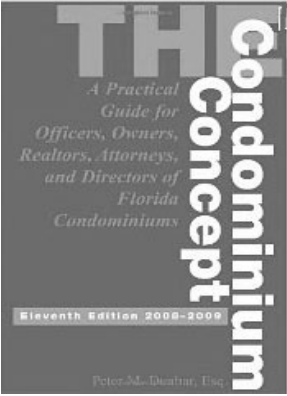
The Condominium Concept

A Practical Guide for Officers, Owners, Realtors, Attorneys,
and Directors of Florida Condominiums

Adequate knowledge to properly administer the affairs of a condo association is not something we are born with, nor is it the product (alone) of common sense. The basics can only be learned by reading on the subject.

I highly recommend purchasing the 11th edition of *The Condominium Concept* by Peter M. Dunbar, an attorney. The book costs about \$15-20 and can be bought at bookstores or ordered online through Amazon.com. Be sure you buy the latest (11th) edition.

This is a “must read” for every condo board and for unit owners who would like to educate themselves on this subject. One of the most frequent causes of conflict between board members, and between the board and unit owners, is over the rights



and responsibilities of the parties concerned: the association (all owners collectively), individual owners, and the board of directors. These rights and responsibilities need to be *learned*. Your common sense is simply not a reliable legal guide. *The Condominium Concept* is a great book that will help you. Associations purchasing the book could consider this an administrative expense.

Randall Borchardt

WPRF, Inc.
Anita J. Pearce, VP



As the fall season approaches, we welcome the busy activities we will soon see in our Clubhouse and Theater. Our staff is ready to assist you with classes, shows, dances, movies and meetings, and we are so glad to welcome back our vacationing residents. If you have any questions or comments regarding any WPRF facility or program, please feel free to contact me.

If you have not yet picked up your copy of our 2010-11 season brochure for our theater, *Take A Ride With Us This Season*, please do so and plan to purchase your tickets early. If you purchased tickets through our pre-paid advance season program, your tickets are now available for pickup in the Staff Office. For those of you who have not heard,

La Cage Aux Folles cancelled soon after the brochure went to press, but the show has since been replaced with *Cabaret*.

Those who chose **not** to participate in the pre-paid advance season program may buy any events not sold out on the pre-paid season ticket program **as well as** all specialty dance tickets starting Monday, October 25 at 9 am. Speaking of dances, please remember that we **will** be holding a Halloween Dance this year, as well as our New Year’s Eve dance and Sweetheart’s Ball. Remember that you select your seats for the dance at the same time you purchase your ticket, so get your tickets early to get a good seat!

Enjoy the season and be well. □



The Annual Election Period is approaching quickly!



Visit us in the **Pembroke Lakes Square** shopping center. Ask us about the options available to you such as Medicare Advantage plans, Medicare Part D plans and Medicare Supplement insurance policies.

Stop in to Florida Blue where you can get precise, professional advice on your Medicare health plan needs—in person!

Talk with one of our experienced insurance consultants to learn more about the latest in affordable Medicare coverage from Blue Cross and Blue Shield of Florida. Plus, be sure to ask about changes in your Medicare Part A and Part B coverage for 2011.

The annual election period begins November 15. So get a head start on the Medicare coverage you need to keep up with your active lifestyle. Stop in to Florida Blue today!

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A sales representative will be present with information and applications. A Medicare Advantage organization with a Medicare contract and a Medicare approved Part D sponsor. These contracts are renewed annually, and the availability of coverage beyond the end of the current contract year is not guaranteed. Exclusions, limitations, copayments, coinsurance and deductibles may apply. Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. These policies have limitations and exclusions which work in conjunction with Medicare. Medical underwriting will apply to all BlueMedicare Supplement and BlueMedicare Supplement Select products unless the applicant is eligible for guaranteed issue.

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Especially for Seniors: **Healthcare DECREASES** By Barbara Samuells

Millions of Americans who objected to the Healthcare law did so because they knew a lie when they heard one. A huge bill which most politicians had not read, let alone openly debated, was touted as covering forty million more Americans, cutting over 500 billion from Medicare and miraculously having no adverse effects on our healthcare.

The annual "Medicare Trustees Report" on the future health of Medicare has been released and proves those skeptical Americans were so right. Headlines everywhere should highlight the courageous actions by the Medicare chief actuary, Richard Foster. Required to analyze and report on the healthcare bill in the exact fairy tale form passed by our politicians, Mr. Foster added to the annual Medicare report a second and damning analysis based on reality.

With 15 years of experience in Medicare analysis, Mr. Foster concludes that the assumptions on which the healthcare law is based "do not represent a reasonable expectation for actual program operations in either the short range...or the long range."

Mr. Foster's criticisms are shared by Stanford G. Ross and David M. Parker who have served as public trustees for Medicare. They stated in the *New York Times* ("Mislead on Medicare," August 14) that the overly optimistic body of the report will do real harm by producing an incorrect picture of the condition of the Medicare program and also will seriously confuse the issues involved.

We hear Douglas Elmen-dorf, the Director of the Congressional Budget Office, say that this healthcare reform is likely to result in people receiving less healthcare than they may need or want. Some seniors are already reporting procedures no longer covered, doctors accepting no more Medicare patients and upfront cash payments requested for continued physician coverage.

We seniors are on notice that our decreased home values, retirement investments and investment income are not the only facets of our lives being assailed. We know that the new healthcare law debacle is a threat to the good healthcare we anticipate as a result of our years of working and saving and paying our taxes. □

Next month: Tax INCREASES

It's How You Roll

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).



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The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications & experience.

An Interstate Highway Driving Tip

On Interstate Highways, like Interstate 95 which runs through West Palm Beach, most of the exits are on the right-hand side of the road. But this is not always the case. Sometimes an exit is on the left side of the road; and some of these left-side exits occur on the busiest stretches of the Interstate, where there are several lanes.

There is a way to tell ahead of time which side of an Interstate Highway an exit is on. Have you ever noticed that on top of the big sign for an upcoming interchange there is often a SMALLER SIGN saying "Exit 14" or similar? This smaller sign gives only the exit number. Here's the clue: If the smaller exit sign is on the top RIGHT side of the big sign, the exit referred to is on the right side of the road. If the smaller exit sign is on the top LEFT of the big sign, the exit is on the left side of the road.

Once in a great while, the smaller exit sign will be positioned on top of and in the MIDDLE of the larger sign below. This means that the exit off-ramp is accessed from one of the middle lanes of the Interstate. You generally find this only in metropolitan areas where there is a maze of ramps.

Knowing this — so you can avoid changing lanes at the last moment — can not only save you time and frustration, but also help prevent an accident. □

Important Numbers

- Emergency 911
- Senior Helpline 211
- Security 502-8103
- Guest Call-In 689-1759
- Reporter 683-9336
- UCO Office 683-9189
- Hastings CH 687-4875
- WPRF (Anita) 640-3111
- Seacrest 697-4990
- Florida Power 697-8000
- Palm Beach Water 740-4600
- AT&T 1-888-151-6500
- Comcast 847-4792
- Palm Beach Post 820-4663
- Tri-Rail 1-800-874-7245
- Homesteaders 355-2650
- Sheriff's Office 766-2000
- Police (non-emerg) ... 822-1900

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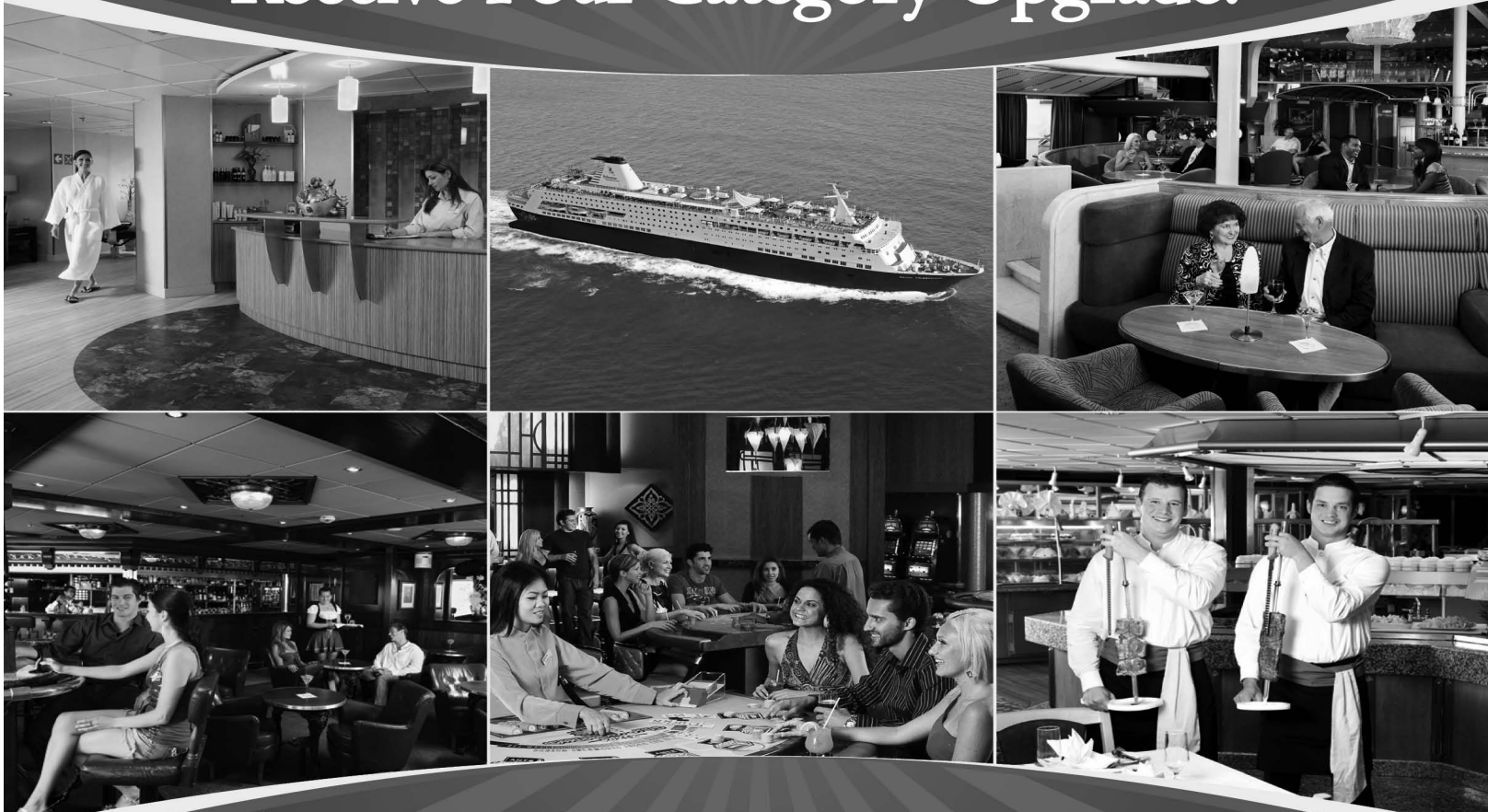
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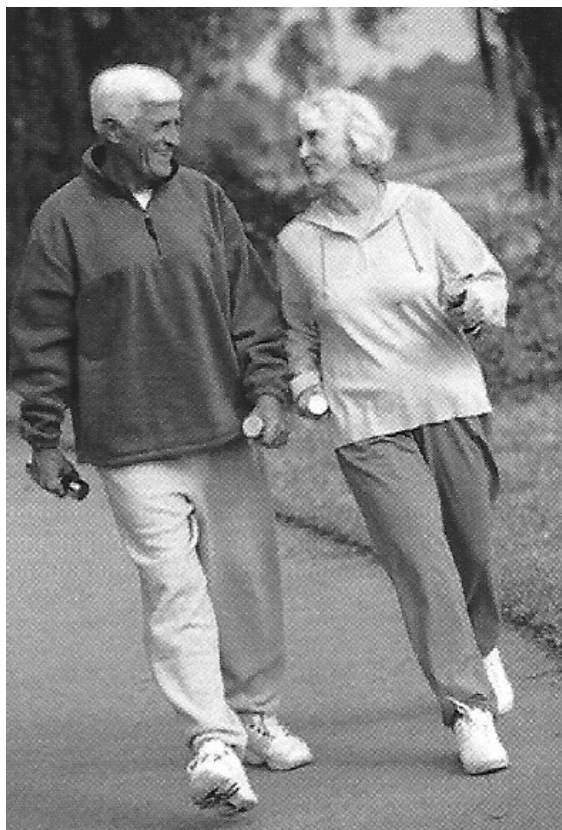
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UPPER FLOOR CORNER, 1 BED, 1.5/2 BATH

GOLFS EDGE H	UGS TO INC. PERGO FLS, BEAUTIFUL, LIFT AVAIL, NR E GATE & CH	\$46,900
NORWICH O	RENTABLE, FURN, UGS, CRP, NR E GATE AND FIT CTR	\$24,500
NORWICH K	PET FRIENDLY, NR E GATE, UNFURNED, UPGRADES GALORE, 24 HOUR SEC	\$17,000
ANDOVER M	WTRVW, RENTABLE, FURN, CPTED, CUL-DE-SAC, 24 HOUR SEC	\$20,000
SUSSEX B	FURNED, CPT, RENTABLE, NEW HTR & FRIDGE, A/C, 24 HOUR SEC	\$45,000
DORCHESTER D	FURNED, PARQ FLOORS, NEAR POOL, ACTIVE CH & FIT CTR	\$20,000
KENT H	FURNED, CPT, NEWER APPL., A/C, GORGEOUS, RENTABLE, 24 HOUR SEC	\$39,000

GROUND FLOOR CORNER, 1 BED, 1.5/2 BATH

WINDSOR F	FULLY FURNED, CA, CPT, DW, RENTABLE, 24 HOUR SEC	\$37,000
NORWICH O	FURNED, PET FRIENDLY, CA, LOTS OF LIGHT, NEAR E GATE	\$15,500
DORCHESTER F	FURNED, CPT, NEW PATIO, NEAR POOL, GDNVW, 24 HOUR SEC	\$18,000
CHATHAM D	UNFURNED, CT, UPGRADES, NEAR W GATE, 24 HOUR SEC	\$45,000
NORWICH M	FURNED OR UNFURNED, CPTING, NEAR E GATE, 24 HOUR SEC	\$25,000
NORWICH O	UNFURNED, CT, NEAR E GATE, 24 HOUR SEC, CLUBHSE & FIT CTR	\$40,000
SUSSEX A	FURNED, CT, RENTABLE, ACTIVE CH, 24 HOUR SEC	\$29,900
SHEFFIELD M	SWEET AND COZY, NEAR HASTINGS FIT CTR, 24 HOUR SEC, ACTIVE COMM	\$25,000
WINDSOR M	FURNED, CENTRAIL AIR, GDNVW, RENT TO OWN, 24 HOUR SEC	\$49,000
ANDOVER E	CT, RENTABLE, DRIVE RIGHT UP, CA, 24 HOUR SEC	\$16,000

GROUND FLOOR, 1 BED, 1.5 BATH

HASTINGS G	UNFURNED, LOTS OF UPGRADES, ACROSS STREET FROM FIT CTR, GDNVW	\$16,500
DOVER B	FURNED, WTRVW, DRIVE RIGHT UP TO, LOTS OF LIGHT, NEAR E GATE & CH	\$34,900
NORTHAMPTON S	TILE, NWR APPLS, 2 AC UNITS, RENTABL BLDG, NU FRIDGE & WATER HTR	\$22,500
KENT L	UNFURNED, NEW CPT, GDNVW, MOVE-IN READY, TRANSPORTATION AVAIL	\$14,000
CAMDEN E	FURNED, CPT, CT, SHOWER STALL, 2 A/C UNITS, 24 HOUR SEC	\$19,000
COVENTRY L	PARTLY FURNED, CPTING, SHOWER STALL, 2 A/C UNITS, NEWER APPLS	\$18,000
DOVER A	ENCLOSED PATIO, TENANT IN PLACE, WTRVW, ACTIVE CH & FITNESS CTR	\$60,000
DOVER A	CPT, HRCANE SHTRS, LINOLEUM, FURNED, 24 HOUR SEC, TRANS AVAIL	\$38,000
CAMDEN E	FURNED, WTRVW, NEAR POOL, RENTABLE, ACTIVE CH & FIT CTR	\$25,000

UPPER FLOOR, 1 BED, 1.5/2 BATH

HASTINGS F	FURNED, CPTING, NEWER APPLS, NEW BR VANITY, NEW TV, 24 HOUR SEC	\$14,900
CAMBRIDGE F	HANDYMAN SPEC, NEAR FIT CTR AND POOL, 24 HOUR SEC, GREAT BUY!!!	\$12,000
SHEFFIELD O	BEAUTI CUST WALL UNIT XTNDS WALL 2 WALL, 2 AC UNITS, FURN, RENTABL	\$12,000
CHATHAM S	PRETTIEST WTRVW! NEW DOOR AND A/C UNIT, FURNED, 24 HOUR SEC	\$17,500
GOLFS EDGE G	FURN, ENCL PATIO, WD, HURRICANE SHUTTERS, LIFT INCLUDED	\$35,000
CHATHAM N	CT THROUGHOUT, ENCLOSED REAR PATIO, NEWER A/C AND WTR HTR	\$20,000
SHEFFIELD A	BEAUTY, WTRVW, NEAR FIT CTR, RENTABLE, CH, 24 HR SEC	\$18,000
HASTINGS I	FURN, RENTABLE, NEW HOT WTR HTR, GDNVW, CDS, NEAR FIT CTR	\$18,500
DOVER B	WTRVW, WOOD FLRG, CPT & TILE, NEW CABS & VANS, HURR SHTRS	\$55,000
GREENBRIER A	UNFURN, NEW FRIDGE, GOLF VIEW, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$35,000
WINDSOR G	NEAR W GATE, FURN, EASY ACCESS, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$15,000
SOUTHAMPTON A	UNFURNED, CA, CPT/TILE, 24 HOUR SEC, ACTIVE CLBHSE & FIT CT	\$18,000
NORWICH J	FURNED, GDNVW, TILE & CPT, RENTABLE, CA, 24 HOUR SEC	\$32,000
DORCHESTER F	LOTS OF UGS, NR POOL, NEWER APPLS, FURNED, ACTIVE CH & FIT CTR	\$14,000
DOVER A	BEAUTI CONDO, CT WITH SPECTACULAR WTRVW, FURN, FREE LAUNDRY	\$49,900
CHATHAM O	UNFURNED, CPT & CT, GDNVW, LOTS OF UPGRADES, RENTABLE	\$28,000
GOLFS EGDE G	BEST BUY AROUND, NEAR CH & E GATE, FURNED, 24 HOUR SEC	\$39,000
SHEFFIELD L	LOVELY CONDO, NR HASTINGS FIT CTR, LOTS OF LIGHT, FURN, 24 HR SEC	\$15,000
CHATHAM G	FURNED, WTRVW, CPT & CT, 24 HOUR SEC, FIT CTR	\$38,000
SOUTHAMPTON B	NEW CPTG, ELEV IN BLDG, ENCL PATIO, 24 HOUR SEC	\$31,000
DORCHESTER C	GDNVW, NEAR DORCHESTER POOL, CT, 24 HR SEC, FIT CTR	\$22,000
DOVER C	WTRVW, NEW CABS, FURNITURE NEGOTIABLE, ACTIVE CH & FITNESS CTR	\$45,000
ANDOVER A	FURNED, CPT, CT, RENTABLE BUILDING, 24 HOUR SEC	\$16,000
SOUTHAMPTON A	CT, FURN NEGOTIABLE, NEW KIT, SCREENED PATIO, 24 HOUR SEC.	\$20,000
SOUTHAMPTON B	FURN, CPT, CA, FIT CTR, 24 HOUR SEC, FIT CTR	\$24,000
GREENBRIER A	ABSOLUTELY GORGEOUS, UNFURNED, ACTIVE CH & FIT CTR, 24 HR SEC	\$69,900
WELLINGTON F	FURNED, WTRVW, ELEVATOR IN BUILDING, 24 HOUR SEC, CH & FITNESS	\$40,000
GREENBRIER B	UNFURN, POOL, HAS OWN DEVELOP, NR ELEV & LAUNDRY, 24 HR SEC	\$73,000

GROUND FLOOR, 1 BED, 1 BATH

CAMDEN B	WTRVW, CT, FURNED, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$16,500
SUSSEX F	BEAUTI RENOV, FULLY FURNED, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$15,900
WINDSOR R	BEAUTI, UPGRADED CONDO, NR POOL AND W GATE, ACTIV CH & FIT CTR	\$15,000
SUSSEX A	GDNVW, 24 HOUR SEC, ACTIVE CH & FIT CTR, COMM LAUNDRY	\$15,000
CAMDEN M	CT, UGS, DRIVE UP TO, BLDG HAS OWN POOL, FURN NEG., 24 HR SEC	\$25,000
WINDSOR B	FURNED, CPT, 24 HOUR SEC, ACTIVE CH & FIT CTR, POOL	\$13,000
ANDOVER F	FURN UNIT IN RENTABLE BLDG, NEWER APPLS, ENCL PATIO, 24 HR SEC	\$14,000
KENT C	FURNED, WTRVW, CT, UPDATED BATHROOM, 24 HOUR SEC, FITNESS CTR	\$15,000

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ANDOVER E	FURNED, CPT, CT, GDNVW, ACTIVE CH & FIT CTR	\$15,000
NORTHAMPTON S	BEAUTIFUL UNIT, CT, UPGRADES GALORE, ACTIVE CH & FIT CTR	\$28,000
CANTERBURY H	WOW! 50 INCH TV, CT, MUST SEE, ACTIVE CH & FITNESS CTR, 24 HR SEC	\$20,000
SUSSEX G	UNFURNED, CPT AND CT, NEW PAINT, NEW FRIDGE, 24 HOUR SEC	\$16,500

UPPER FLOOR, 1 BED, 1 BATH

COVENTRY J	FURN, GDNVW, NEW APPLS, HURR SHTRS, WI SHOWER, 24 HR SEC	\$10,000
NORTHAMPTON S	FURN, RENTABLE, CT & CPT, WARM & COZY, 24 HOUR SEC	\$15,000
KINGSWOOD D	RENTABLE BUILDING, FURNED, CT, MOVE RIGHT IN, 24 HOUR SEC	\$12,000
SUSSEX I	VERY NICE UNIT, NEWER APPLS, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$25,900
ANDOVER B	NEWER APPLS, NEW A/CS, FURNED, NEW CPT, GDNVW, 24 HOUR SEC	\$14,500
EASTHAMPTON B	NEW APPLS, UNFURNED, CPT, 24 HOUR SEC, ACTIVE CH	\$9,000
NORWICH M	UNFURNED, CT, LOTS OF UPGRADES, NEAR GATE, 24 HOUR SEC	\$11,500
BERKSHIRE K	NEW CPT, BEAUTI GARDEN W/PATIO, NR W GATE, ACTIVE CH & FIT CTR	\$23,000
ANDOVER E	WELL KEPT UNIT IN RENTABLE BLDG, 24 HOUR SEC, ACTIV CH & FIT CTR	\$17,000
CHATHAM A	WTRVW, RENTABL BLDG, VERY CLEAN, FURNED, MIC, NEW CPT	\$14,000
EASTHAMPTON A	24 HOUR SEC, TRANSPORTATION AVAIL, ACTIVE CH & FIT CTR	\$25,000
BERKSHIRE J	FURNED, CT, CPT AND HARDWOOD FLOORS, ACTIVE CH & FITNESS	\$18,500
WINDSOR K	PARTLY FURNED, NEW FRIDGE AND DW, ACTIVE CH, 24 HOUR SEC	\$21,000
CANTERBURY H	FURNED, CPT, CT, RENTABLE BUILDING, ACTIVE CH & FITNESS CTR	\$21,000
DORCHESTER E	FURNED, CT, RENTABLE AFTER 1 YEAR, ACTIVE CH & FITNESS CTR	\$23,000
SUSSEX C	FURNED, CPT, NEW APPLS, REDONE, ACTIVE CH & FIT CTR	\$19,900
CAMDEN J	NEW BATH, NEW WTRHTR, LOVELY UNIT, ACTIVE CH & FITNESS CTR	\$19,900
SALISBURY G	BEAUTY, PET FRIENDLY, NEW APPLS, CT, ACTIVE CH & FIT CTR	\$30,000

UPPER FLOOR CORNER, 2 BED, 1.5/2 BATH

ANDOVER D	FULLY FURN, NEW KITCHEN, WASHER & DRYER, CT, GDNVW, 24 HR SEC	\$39,000
HASTINGS F	FURN, NR HASTINGS FIT CTR, OS CORNER, WELL TAKEN CARE OF	\$35,000
WINDSOR E	LKVW, NU WTR HTR, A/C 5 YR OLD, ENCL PATIO W/TILE, PT FURN, NR POOL	\$50,000
WALTHAM A	RENTABLE, NEW KITCHEN, CT AND CPT, FURNED OR UNFURNED	\$47,500
WELLINGTON B	PART FURNED, HURICANE SHTRS, LINOLEUM, NEW PATIO, 24 HOUR SEC	\$73,000
SHEFFIELD D	WTRVW, WOOD FLS, UGS, MIRRORED WALL IN LR, FURNED	\$49,500
SALISBURY G	ALL NEW FROM CEILING TO FLOOR, HURR SHUTTERS. CPT, CT, CA	\$87,000
SHEFFIELD E	UNFURNED CT, CA, REDONE KITCHEN AND BATHS, 24 HR SEC	\$39,200
SHEFFIELD C	CT AND PERGO FLOORING, FURNED, WTRVW, 24 HOUR SEC	\$70,000
ANDOVER G	CORNER UNIT, CPT, CT, TRANSPORTATION, CH, 24 HR SEC	\$39,000
KENT B	UNFURNED, WTRVW, NEEDS TLC, 24 HOUR SEC, ACTIVE CH	\$53,500
CAMBRIDGE H	STUNNING! FURN, NEW HURRICANE WINDOWS, 24 HOUR SEC, ACTIVE CH	\$58,900
WALTHAM A	FURNED, RENTABLE BLDG, NR AMENITIES! 24 HOUR SEC, ACTIVE CH	\$68,000
NORWICH L	FURNED, RENTABLE BLDG, GREAT LOC, 24 HOUR SEC, ACTIVE CH	\$69,000
SHEFFIELD O	CT, GDNVW, LOVELY UNIT, 24 HOUR SEC, ACTIVE CH & FITNESS CTR	\$60,000

GROUND FLOOR CORNER, 2 BED, 1.5/2 BATH

NORTHAMPTON D	WTRVW, FURN, CPT & TILE, SHOWER STALL, NR POOL & W GATE	\$33,500
DORCHESTER H	WTRVW, ENCLOSED PATIO, NEW MASTER BATH, CA, NEED AS CPTING	\$32,000
WALTHAM E	UNFURN, BAMBOO FLG AND NEW KITCHEN, 24 HOUR SEC, ACTIVE CH	\$59,900
CAMBRIDGE H	CPT, CA, UNFURNED, 24 HOUR SEC, ACTIVE CH & FITNESS CTR	\$35,000
CANTERBURY K	FURNED, CT, GDNVW, OUTSIDE CORNER, 24 HOUR SEC	\$39,000
NORWICH L	FURNED, CT, RENTABLE BUILDING, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$40,000
SOMERSET D	FURNED, CT, WTRVW, REDONE, 24 HOUR SEC, FITNESS CTR	\$65,000
KENT D	NEW EVERYTHING, TENANT IN PLACE, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$75,000

UPPER FLOOR, 2 BED 1.5/2 BATH

DOVER B	CAC, CLOSE TO E GATE, HURRICANE SHTRS, GREAT VIEW, 24 HOUR SEC	\$54,000
SHEFFIELD D	CA CONDITIONING, 24 HOUR SEC, ACTIVE CH AND FIT CTR	\$49,500
SOMERSET K	CAC, ENCL PORCH, WTRVW, LIFT FURN, DW & NEWER APPL! 24 HR SEC	\$49,900
SHEFFIELD C	BEAUTIFUL, FURNED, NEAR FIT CTR, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$35,000
HASTINGS I	CT AND CPT, REMOD KITCH & BATH, STEPS FROM POOL, 24 HOUR SEC	\$35,000
CHATHAM K	FURNED, NEWER APPLS, CT, 24 HOUR SEC, ACTIVE CLUBHSE & FIT CTR	\$35,000
WELLINGTON J	MORTGAGE, TRANS. AVAIL, 24 HOUR SEC., ACTIVE CH & FIT CTR	\$150,000
SUSSEX E	UNFURNED, UPGRADES, CT, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$35,000

GROUND FLOOR, 2 BED, 1.5/2 BATH

HASTINGS C	FURNED, NEAR HASTINGS FIT CTR, UPGRADES, CLOSE TO PARKING	\$38,990
NORWICH G	UNFURNED, CT, NEAR CH & E GATE, UPGRADES, SHORT SALE!	\$28,000
COVENTRY G	HANDYMAN SPECIAL, 24 HOUR SEC, ACTIVE CH & FIT CTR	\$25,000
BEDFORD I	UNFURNED, CT, CA, GDNVW, 24 HOUR SEC	\$49,000
NORWICH I	PARTLY FURNED, CPT, NEAR E GATE, TRANSPORTATION AVAIL, 24 HR SEC	\$20,000
CHATHAM D	UNFURNED, CT, WTRVW, RENTABLE BUILDING, 24 HR SECURITY	\$58,000
SOMERSET K	WATERVIEW, RENTABLE, NEAR FIT CTR, ACTIVE CH & FIT CTR	\$49,000
COVENTRY C	UNFURNED, CT, TRANSPORTATION, UPGRADES GALORE, 24 HOUR SEC	\$40,000

Call today for more information.

Kurt's Opinions
Kurt Weiss



Participation in UCO's Work

In a "letter to the editor" in the recent issue of *The UCO Reporter*, I "invited" UCO members to make suggestions on how to improve participation of all of UCO's 29 sections and 309 associations, and to create quorum requirements which would more represent all or most of the Village in our decision making.

Thus far, I did not hear of any input by UCO members. So, let me propose my ideas. They are not necessarily *the* answer to our problem. They are just a different approach, which should be followed by others' input.

So, here goes:

Century Village

- 7,854 units
- 309 associations
- 29 sections (Andover, Cambridge, Windsor, etc.)

UCO's Current Structure

- 8 officers
- 26 executive board members
- 344 delegates
- 4 quadrants
- Suggested UCO Structure**
- 7 presidium
- 34 directors
- 309 delegates
- 4 quadrants
- Presidium (7)**
- 1 UCO president
- 4 vice presidents (1 for each quadrant)
- 1 chief financial officer
- 1 chief administrative officer
- Elections: Village-wide, 7,854 entitled to vote
- Directorate (34)**
- 1 chief of directorate
- 4 liaison directors (1 from each quadrant)
- 29 directors (1 from each sector (Andover, Cambridge, Windsor, etc.))
- Elections**
- Elections chief: Village-wide
- Assistant liaison: named by

sector's UCO vice president

- Directors: elected sector-wide
- Minimum quorum: 20 (each sector will also elect one replacement, who will represent the sector, should the elected director be unable

to attend any of UCO's assembly meetings)

Delegates

- 309 (1 from each association)
- Election: At large. With a replacement elected also, in case the delegate be unable

to attend a UCO assembly meeting

- Minimum quorum: 158

Reasons for the proposed structural change in UCO:

Continued on Page 38



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SALE LISTINGS

1 BEDROOM/1 BATH

Bedford J – 2 nd floor, on lagoon, ceramic tile, furn.	\$25,000	Dorchester H – 2 nd floor-unfurnished-carpet-on canal	\$14,900
Berkshire B – 2 nd floor, furnished, lake view	\$15,900	Dorchester F – Carpet and ceramic tile, partial furnished	\$14,000
Camden B – 1 st floor, ceramic tile, furniture neg.	\$12,900	Northampton G – 2 nd floor, carpet, furniture negotiable	\$12,900
Camden C – 2 nd floor, ceramic tile, furnished	\$11,000	Norwich B – Nice, clean 1 st floor, new cabinets, rentable	\$17,900
Canterbury F – 1 st floor, ceramic tile, partial furnished	\$20,500	Waltham H – 2 nd floor, central a/c, totally updated	\$20,000
Chatham D – 1 st fl-carpet-furniture neg. Serene water view	\$19,900	Windsor G – 2 nd fl, unfurn., clean, bright & breezy	\$16,900
Coventry B – 1 st floor, ceramic tile, unfurnished	\$21,000	Windsor K – 2 nd floor, ceramic tile, furnished, new a/c	\$19,900

1 BEDROOM/1.5 BATHS

Bedford K – 1 st floor; furniture negotiable; water view	\$19,000	Hastings B – 1 st floor, ceramic tile, partially furnished	\$35,900
Berkshire E – 2 nd floor, corner, furnished, central a/c	\$19,900	Kent D – 2 nd floor, furnished, carpet	\$17,900
Cambridge F – 2 nd floor, central a/c, carpeted, unfurnished	\$23,000	Kent L – Nicely furnished. Well maintained	\$29,900
Cambridge H – 1 st fl-ceramic tile-upgraded Beautiful!	\$27,000	Norwich B – 2 nd floor, furniture negotiable, carpeted	\$14,900
Camden H – 2 nd floor, carpeted and unfurnished	\$26,000	Norwich H – 1 st fl, upgraded kitchen, storm shutters	\$29,900
Canterbury A – 2 nd floor, unfurnished	\$12,900	Norwich H – 2 nd floor, central a/c, carpet/ceramic tile	\$25,900
Canterbury D – 1 st floor, furniture negotiable, carpet	\$29,900	Salisbury D – Part. furnished, carpeted unit; dishwasher	\$22,000
Canterbury F – 2 nd fl, corner, central a/c, ceramic tile.	\$22,900	Salisbury D – 2 nd floor, corner, carpet, central a/c	\$19,900
Coventry L – 2 nd floor, bright/sunny. Lift to 2 nd floor	\$19,900	Sheffield I – 2 nd floor, corner unit, central a/c	\$24,900
Dover A – 4 th floor, central a/c, wood floors, lake view	\$64,500	Sussex B – 1 st floor, rentable building, central a/c	\$32,900
Dover B – 1 st floor, ceramic tile, central a/c, unfurn, lakevw	\$55,500	Waltham D – 1 st fl, corner unit; ceramic tile, central a/c	\$30,000
Easthampton E – 1 st floor, corner, central a/c, ceramic tile	\$35,900	Windsor C – On canal-ceramic tile, granite countertops	\$39,900
Greenbrier B – 4 th floor, central a/c, view of creek, unfurn.	\$28,000	Windsor O – 1 st floor, rentable unit, new a/c, furnished	\$24,900
Hastings B – 1 st floor, partially furnished	\$26,900	Windsor R – 1 st floor, unfurnished, carpet, central a/c	\$55,000

2 BEDROOMS/1 or 1.5 BATHS

Andover M – 2 nd floor, central a/c, view of lagoon	\$22,000	Dorchester B – 2 nd floor, faux wd floors, Italian porc-kit.	\$54,900
Cambridge I – 2 nd floor, corner, central a/c, unfurnished	\$34,900	Dorchester G – 1 st floor, central a/c, ceramic tile, unfurn.	\$49,900
Cambridge I – 1 st floor, corner, furnished	\$36,900	Easthampton G – Corner, cent a/c and ceramic tile	\$28,000
Canterbury A – 2 nd floor, corner, carpet & ceramic tile, furn	\$45,000	Hastings B – 2 nd floor, central a/c, unfurnished	\$29,900
Canterbury C – 2 nd floor, central a/c, corner, furnished	\$34,500	Hastings C – 2 nd floor, ceramic tile, furn. neg., central a/c	\$28,000
Chatham P – 1 st fl, corner, ceramic tile, central a/c, unfurn.	\$37,500	Kingswood D – 2 nd floor, central a/c, unfurnished	\$32,900
Coventry F – 1 st floor, partially furnished	\$27,500	Northampton P – 1 st floor, central a/c, carpet/ceramic tile	\$38,900
		Norwich B – 1 st floor, corner, central a/c, unfurnished	\$32,900

2 BEDROOMS/2 BATHS

Oxford 100 – 2 nd floor, central a/c, ceramic canal view	\$47,900	Wellington G – 1 st floor, carpet, unfurnished, lake view	\$45,000
Oxford 200 – 2 nd floor, central a/c, lift to 2 nd floor, unfurn	\$56,900	Windsor D – 1 st floor, corner, central a/c, ceramic tile rentable	\$49,900
Plymouth O – 1 st floor, ceramic & carpet, central a/c, furn.	\$68,900		

OUTSIDE CENTURY VILLAGE LISTINGS

Le Chateau Royale – 3 rd floor – oceanfront	\$175,000	Le Chateau Royale – 4 th floor – ocean view	\$210,000
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AVAILABLE RENTALS

1 BEDROOM/1 BATH

Andover G – 2 nd floor, tastefully furnished, clean and neat	\$550/Mo.	Canterbury I – 1 st floor, carpet, furnished, wall a/c	Seasonal	\$1,000/Mo.
Bedford B – 2 nd floor, ceramic tile	Seasonal	Kent F – 2 nd floor, ceramic tile, unfurnished		\$550/Mo.
Berkshire G – 2 nd floor, nicely furnished	Seasonal	Northampton S – 2 nd floor, ceramic tile, furnished		\$525/Mo.
Camden I – 1 st floor, ceramic tile, unfurnished, new kitchen	\$700/Mo.			

1 BEDROOM/1.5 BATHS

3540 S Ocean Blvd #315 – 3 rd floor, ocean view	\$950/Mo.	3540 S Ocean Blvd #405 – 4 th floor, ocean view		\$1,050/Mo.
	Seasonal		Seasonal	\$1,300/Mo.
Cambridge B – 2 nd floor, new central a/c, furniture negotiable	\$675/Mo.	Easthampton H – 1 st floor, central a/c, ceramic tile		\$700/Mo.
Chatham C – 2 nd floor, corner, lake view, ceramic tile, furn. neg.	\$650/Mo.	Norwich J – 1 st floor, carpet/ceramic tile, central a/c		\$1,200/Mo.
	Seasonal			
Kent D – 2 nd floor, furnished, carpet	\$600/Mo.			
	Seasonal			

2 BEDROOMS/1.5 or 2 BATHS

Chatham E – 1 st floor, ceramic tile, central a/c, lake view, unfurnished	\$775/Mo.	Sheffield I – 2 nd floor, furnished, ceramic tile, central a/c		\$750/Mo.
Hastings B – 1 st floor, steps from Fitness Center, ceramic tile/carpet	\$750/Mo.	Waltham H – 1 st floor, corner, central a/c, furnished	Seasonal	\$1,200/Mo.

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- Heel and Arch Pain
- Sprains, Lacerations and Injuries

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- Non-Healing Foot & Leg Wounds
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RECREATION NEWS

Bowling
Sam
Rosen

The new season started September 16 at 1:00 pm. New teams formed. All teams are mixed, male and female.

Come join us, enjoy the social part of the fun, and meet new bowlers. There will be trophies for prizes, and a season-end luncheon.

Bowling takes place at Verdes Tropicana. For more information, contact Sam Rosen at 561-478-3079. □

● ● ● ● ● ●
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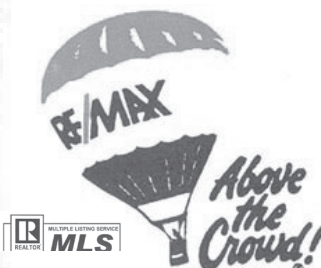
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Ground Floor 1 Bedroom 1 Bath

NEW! WINDSOR Q - Across from Pool, turnkey, tile, move-in condition 17,500

Ground Floor 1 Bedroom 1½ Bath

NEW! STRATFORD O - Oversized, park at your door, WD, 2 patios, wonderful location 39,900

NEW! WINDSOR N - Very pretty, all tile, patio on green19,900

Upper Floor 1 Bedroom 1½ Bath

NORWICH D - Comp w/lift key, needs TLC, great deal . 13,900

SHEFFIELD M - Updated, great building 33,900

WINDSOR G - Pretty, designer carpet/paint, walk to gate/ pool 19,500

WINDSOR S - Love this one! Turnkey, tile 40,000

GREENBRIER C - Lovely golf views, elevator and pool, furnished nicely 39,900

GREENBRIER B - Elevator, pool, clean, furnished 34,500

WELLINGTON E - Long lake view, many updates, too good to miss 34,900

DOVER A - 1/1½ updated lake-front beauty, clean and move-in ready, next to clubhouse .39,900

Upper Corner 1 Bedroom 1½ Bath

WALTHAM E - Stunning cnr, every upgrade, beautiful .. 39,900

WINDSOR S - Laminated floors, furnished, turnkey w/newer appliances..... 24,000

EASTHAMPTON C - Clean, near gate and clubhouse 28,000

EASTHAMPTON E - Corner, rentable, central AC, walk to east gate 23,500

BEDFORD F - New AC, carpet, fresh paint, walk to CH 29,900

WALTHAM E - Stunning cnr, every upgrade, beautiful .. 39,900

Upper Floor 1 Bedroom 1 Bath

CAMBRIDGE A - Rentable, friendly association 17,500

CAMDEN N - Furnished, nice floors, near pool..... 19,900

SHEFFIELD O - Furnished, pristine..... 13,500

CAMDEN H - Laminate fls, new appls, walk to pool 15,900

WELLINGTON L - 2/1½ corner, ground floor, real wood floors, newer kitchen. A jewel to keep forever!.....79,900

BERKSHIRE C - 2/1½ unbelievable! Pristine building, tile, updated on water, back patio.49,900

Ground Floor 2 Bedrooms

SHEFFIELD B - 2/1½ cnr, on wtr, furnished, rentable .. 39,900

NEW! WELLINGTON H - 2/2 great price for oversized patio, park at your door convenience. Clean as a whistle! ... 49,900

NEW! BERKSHIRE C - 2/1½ gorgeous, tile, on water, updated, patio 49,900

NEW! GOLF’S EDGE - 2/2, walk to clubhouse, updated, great price 42,900

NEW! SHEFFIELD B - 2/1½, corner on water, furnished, walk to clubhouse 39,900

Upper Floor 2 Bedrooms

NEW! CAMDEN D - 2/1½, corner, water surrounds, walk to pool 29,900

NEW! ANDOVER E - 2/1½, corner, furnished, tile, MIC. 39,900

NEW! SOUTHAMPTON C - 2/1½, cnr, lite, brite, pool .. 39,900

COVENTRY K - **PET FRIENDLY!** 2/1½, corner, nicely updated, furnished 39,900

WALTHAM D - 2/1½, furn, walk to clubhouse and gate 39,900

SOMERSET H - 2/2, on water, lift, complete with stunning furniture..... 84,500

REMAX ANNUAL RENTALS!!!

CANTERBURY I - 1/1, laminate floors, clean as a whistle, 2nd floor 500/mo

KENT H - 1/1, gr fl, tile, new kit, walk to pool 550/mo

WINDSOR Q - 1/1, fully furnished, “seasonal,” across from pool 1,000/mo

STRATFORD O - 1/1½, ground floor on water, central AC, WD, great unit 650/mo

STRATFORD I - 1/1½, stunning 2nd floor, new tile, granite & more 650/mo

CHATHAM O - 2/1½, ground floor, tile, fresh paint, central air conditioner 750/mo

ANDOVER E - 2/1½, cnr, 2nd fl, fully furn.....1,000/mo sea or 700/mo ann

GREENBRIER B - 2/2, corner, exquisite oversized, unfurnished, elevator, pool 750/mo

WELLINGTON D - 2/2, ground floor, all tile, new kitchen & baths, lakeside on cul-de-sac, great friendly association....74,900

Must See: PLYMOUTH - 2/2 villa cnr, across from pool in sought-after area, tile, new kit, huge encl patio..... 129,900

**From the Desk of
Congressman
Ted Deutch**



The importance of Social Security to Florida cannot be understated. Every month, over 3.5 million retired and disabled Floridians receive the benefits they paid into the system as workers. If Social Security were to be dismantled, Florida's elderly poverty rate would increase from 10 percent to nearly 50 percent. That is a scenario we just cannot afford.

For this reason, I have made strengthening Social Security a central priority of mine in Congress. As someone who shares my commitment to this beloved program, I thought you may be interested in reading my op-ed featured this weekend in the New York Times. The full text of the article is available below.

**Sunday, August 22nd,
2010**

**Keep Up With
Retirees' Costs**

Representing South Florida in Congress, I regularly hold town meetings with retirees. Inevitably, the first question from the crowd is one I often ask myself, "Why are folks in Washington lying about Social Security?"

There is a bizarre consensus that dismantling this cherished program by raising the retirement age or cutting benefits would somehow fix the federal budget. But that would only inflict harm on the millions of Americans who rely on Social Security to survive.

Instead, Congress should enact gradual changes to ensure that Social Security continues to meet its obligations for future generations, including when my children start to retire in 2063. That is why I recently introduced the Preserving Our Promise to Seniors Act, which would embrace the program and im-

prove its benefits.

The legislation addresses the program's inadequate cost-of-living adjustments, which fail to keep up with the rising cost of seniors' necessities. These adjustments are currently based on the Consumer Price Index — the average cost of a basket of goods for the American worker.

But the index undercounts things that the American worker spends little on but that eat up a disproportionate share of retirees' income, for example, expensive prescriptions or medical equipment like home oxygen machines.

By creating a separate consumer price index tailored to their needs, retirees wouldn't see the buying power of their Social Security checks shrink in the face of higher Medicare premiums or other expenses.

That is not the only way this legislation would boost those checks. For the first time, income above \$106,800 would be used to determine monthly benefits — and those who pay more into the system would receive higher benefits upon retirement.

This legislation would also close the long-range solvency gap predicted in 2037 by phasing out the \$106,800 cap on income subject to the payroll tax. Over seven years, a few more weeks of taxes would be added to the paychecks of the highest earners until they joined the 95 percent of Americans who already contribute year-round.

My constituents who rely on Social Security after a lifetime of hard work are a testament to the wisdom of our nation's most successful domestic program. In an era of disappearing pensions, declining home values and high unemployment, we ought to build on Social Security, not take it apart. □

Sign In Please

Are you a delegate? When attending the monthly meeting on the first Friday, make sure the proctor knows you're here, or you'll be wrongly judged absent.

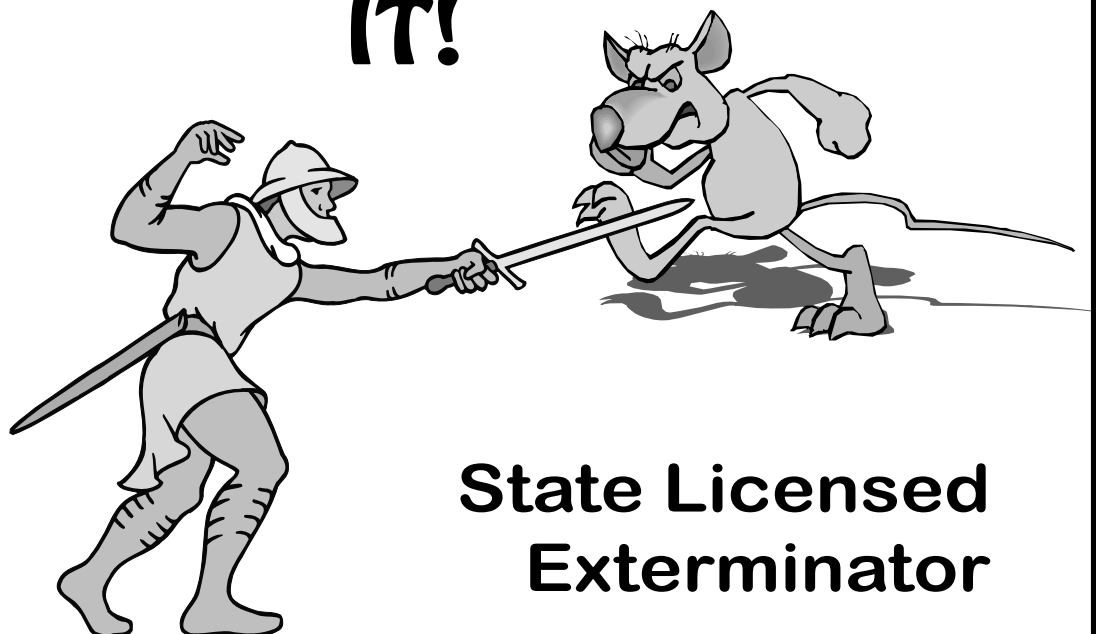
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Recipes

Avis Blank



As many of you know, I wanted to celebrate my recent birthday in a special way. The hassle with planes, passport and customs did not appeal to me, so I spent six glorious days at the Four Seasons Resort on the ocean in Palm Beach. The resort arranged for a chauffeured limousine for my arrival and departure.

A friend mailed me a musical birthday card that exclaimed, “Everyone bow down for the royal birthday person, and all your wishes are at our command.” I love the card, and being at the Four Seasons did make me feel like a pampered princess — for the staff did treat me like one.

You, my readers, do not like to be involved with intricate

cooking, so I am sure you will delight in preparing this simple recipe for asparagus — a delicacy, as prepared by Chef Adam Johnson of the Four Seasons, who gave me the recipe.

“Restaurant” Asparagus

Boil asparagus in salted water until done.

Drizzle with virgin olive oil and season with sea salt before serving.

Note: In the 1930s, asparagus was prepared by standing the stalks in a tall coffee pot. Water was added, and the asparagus was boiled until done. (The tips steamed without being boiled in the water.) Today, you can use any pot or you may have a special steaming utensil. □

The Reader’s Corner

Lenore Velcoff



The Girl with the Dragon Tattoo by Stieg Larsson is the first book of a trilogy written by this Swedish author who died in 2004 shortly after delivering his three manuscripts to his publishers. **Be forewarned!** The sex and violence in this story are explicit.

Though I found the book a little hard to get into, once I gave it a chance, it became clear that in addition to a good mystery Larsson wanted to let people know what life in Sweden can be like. The Swedish simplicity of lifestyle and sexual freedom could put you off, but don’t let it. Don’t be upset by unfamiliar names of cities, streets, magazines and other elements of modern Swedish life. Read on. What at first looks like a simple mystery turns out to be a set of parallel stories that come together in explosive ways.

This is the story of the Vanger family and the search for the truth about what happened to one of its members many years ago. It has love, murder,

jealousy, financial ruin, corruption, deceit, and scandal. The references to misogyny (the hatred of women) are a good reminder that this condition is unchecked around the world.

In this book we meet two very strong lead characters: Mikael Blomkvist, a disgraced reporter who is hired to solve the cold case mystery, and his associate, Lisbeth Salander (the title girl) — a twenty-four year old computer whiz and hacker who helps him unravel all the aspects of this complicated clan. She is an unemotional, independent young woman who is a curious and compelling character — a scary-smart investigator who raises revenge to its highest level.

Descriptions of the characters and the setting bring the story to life and even though some of the story line is predictable and gets bogged down in Swedish financial history, it is still a page turner. I always believe — read the book, then see the movie. □

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 JFK..... 642-3751
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 St. Mary's..... 881-2900
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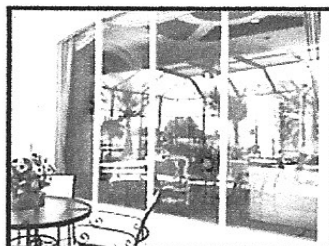
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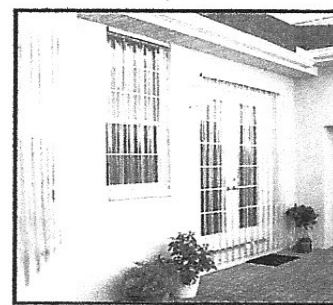
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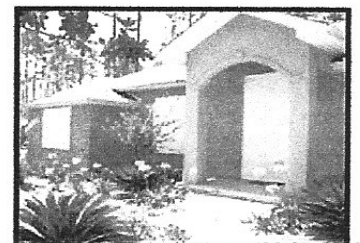
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CALL TO ARTISTS FOR ORIGINAL ARTWORK

The Century Village Art Committee
is requesting your original artwork
for display in the Main Clubhouse.

Artwork will be displayed on a rotating basis
Please bring your art to the Clubhouse on:
Tuesday, October 26, 2010 – 9:00 am to 11:00 am

Additional Information:

- 1) 1 or 2 original pieces can be submitted per Century Village artist.
- 2) Frame or gallery wrap your art and wire it so it is ready to be hung.
- 3) Please include your name, address and phone on the back of each piece.

Questions: Beth Baker – 684-3166

Kurt's Opinions Continued from Page 28

1. Wider participation of all sectors of the Village
2. Ascertaining that every sector is duly represented (**please note:** the directorate replaces the executive board)
3. Ascertain that each association is duly represented at all UCO assembly meetings
4. Quorum requirements are not subject to change (if there is no quorum, there cannot be a legal assembly meeting)
5. Annual budgetary votes and votes for bylaw changes will require the quorum to be raised to 2/3 of the

directorate (23) and of the delegates (208)

6. Enforcement of delegates participation in assembly meetings: If an association is absent in two consecutive meetings without proper authorization, a letter will be sent warning the association that should they not be represented in the following assembly meeting — UCO services will be completely halted to all members of that association for 30 days. Participation in UCO's affairs is mandatory for all those who wish to enjoy the services of UCO.

Committees

- Heads of committees will be

named by UCO's president

- Committee members will be named by heads of committees

The Sectors of Century Village, WPB

- | | |
|--------------|---------------|
| • Andover | • Bedford |
| • Berkshire | • Cambridge |
| • Camden | • Canterbury |
| • Chatham | • Coventry |
| • Dover | • Dorchester |
| • E'hampton | • Golf's Edge |
| • Greenbrier | • Hastings |
| • Kent | • Kingswood |
| • N'hampton | • Norwich |
| • Oxford | • Plymouth |
| • Salisbury | • Sheffield |
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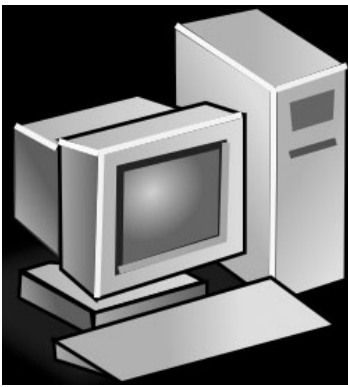
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Susan Wolfman turns "LISTED" into "SOLD"

August Sales

82	CAMDEN D	2/1½	PENDING	\$22,750
108	WINDSOR E	2/1½	PENDING	\$13,500
4	SHEFFIELD A	2/1½	RENTED	\$650/mo.
103	SOMERSET F	2/1½	RENTED	\$725/mo.
323	SHEFFIELD P	1/1½	SOLD	\$23,000

146	WINDSOR G	1/1½	UNDER CONT.	\$16,500
110	WELLINGTON D	2/2	PENDING	\$60,000
166	WALTHAM G	1/1	RENTED	\$500/mo.
90	CHATHAM D	1/1	UNDER CONT.	\$7,500
125	WELLINGTON G	2/2	PENDING	\$32,500

2010 Sales

62	BERKSHIRE C	2/1½	SOLD	\$21,500
376	NORTHAMPTON S		RENTED	\$650/mo.
70	CAMBRIDGE	2/2	SOLD	\$18,500
217	DOVER A	1/1½	SOLD	\$35,000
100	ANDOVER D	1/1½	RENTED	\$500/mo.
264	SHEFFIELD K	1/1½	SOLD	\$11,500
30	SOMERSET B	2/2	SOLD	\$71,000
406	GREENBRIER C	2/2	SOLD	\$60,000
1	KENT A	2/1½	SOLD	\$39,900
119	STRATFORD I	1/1½	RENTED	\$750/mo.
311	WELLINGTON A	1/1½	SOLD	\$29,900
412	GREENBRIER B	2/2	SOLD	\$35,000
56	EASTHAMPTON C	1/1½	RENTED	\$650/mo.
205	OXFORD 200	2/2	SOLD	\$59,900
71	KENT E	1/1½	SOLD	\$25,000
202	WELLINGTON E	2/2	SOLD	\$49,900
312	WELLINGTON F	2/2	SOLD	\$54,900
103	COVENTRY E	1/1	SOLD	\$23,500
318	SHEFFIELD M	2/1½	SOLD	\$29,500
160	WINDSOR H	1/1½	SOLD	\$23,900
91	NORWICH D	1/1	SOLD	\$14,900
176	WINDSOR H	1/1	SOLD	\$22,900

255	SHEFFIELD K	1/1½	SOLD	\$9,000
346	SHEFFIELD O	1/1	SOLD	\$9,000
385	SHEFFIELD P	1/1	SOLD	\$12,500
86	NORWICH D	1/1½	SOLD	\$9,000
105	CHATHAM E	2/1½	SOLD	\$42,500
135	HASTINGS H	1/1	SOLD	\$22,500
111	SOMERSET	2/2	RENTED	\$700/mo.
132	BEDFORD F	1/1½	SOLD	\$14,500
194	COVENTRY I	1/1	SOLD	\$16,900
201	SOUTHAMPTON A	2/2	SOLD	\$49,900
304	WELLINGTON C	1/1½	SOLD	\$29,900
95	NORWICH D	2/1½	SOLD	\$39,500
27	SOMERSET B	2/2	SOLD	\$59,900
47	SHEFFIELD B	1/1½	SOLD	\$26,900
101	CAMDEN E	2/1½	RENTED	\$650/mo.
432	SOUTHAMPTON B	1/1½	SOLD	\$23,900
121	COVENTRY F	2/1½	RENTED	\$700/mo.
160	COVENTRY G	2/1½	SOLD	\$39,900
1	NORWICH A	2/1½	SOLD	\$39,900
249	NORWICH K	1/1½	SOLD	\$12,000
187	SOMERSET J	2/2	SOLD	\$30,000
489	WELLINGTON K	2/2	SOLD	\$35,000



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Organization News

Please note!!! **DO NOT** resubmit dates for events already appearing in Organization News unless there is a correction.

Amit Women Rishona Chapter: Meets every 2nd Tue w/ collation at 12 noon and meeting at 1:00 pm at Aitz Chaim on Haverhill. Coming events: monthly trips to Hard Rock Casino starting Nov (Ann 707-2096). FMI, call Ellie 471-4935; Malca 688-2698.

Anshei Sholom: We welcome you to our temple family. Attend our daily Minyans and Shabbat services Fri 8:00 pm/Sat 8:45 am; Sisterhood minilunch every 3rd Tue. Other events: Nov 1, the Sisterhood presents a Flea Market and Arts & Crafts Show at the Temple, admission is free; Dec 5, the musical play *Hanukkah/Shmanukkah*, produced/directed by Rae Spitalnic and Leon Aronson, and performed by the Temple Players, refreshments will be served (attendance limited to 200; call the temple or Rae at 478-3221); Dec 12, the Sisterhood and Men's congregations invite you to a seven day Eastern

Caribbean Cruise on the Norwegian Cruise Line; Dec 26, The Hurricane Harmonizers perform a capella a wide repertoire from All-American to the Beach Boys. FMI, call the temple, 561-684-3212.

Hebrew conversation class taught by Sara Farkas will begin Nov 1 at 9:30 am. All welcome.

Baby Boomers Club: We are looking for more members to volunteer to arrange an activity for the group. It could be simple or elaborate. Our group includes those who remember iconic TV shows, movies, music, dances, and events of the 50s and 60s. For info, email lynnsevan@aol.com

B'nai B'rith Century: We meet every 4th Sun, 9:30 am, at Anshei Sholom. Admission is free to members (\$3 to guests). Dr. Levy @ 478-6865.

Brooklyn U.S.A.: Meets every 2nd Wed Oct-Apr at 1:30 pm in Party Room. Our meets are entertaining and informative. We are open to former and present residents of Brooklyn and their significant others. Our special events: Dec 19,

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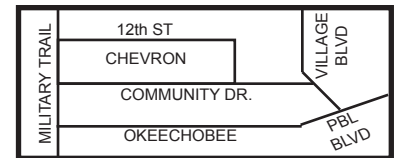
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Polynesian dinner & show at Mai Kai; Jan 26-27, 2 day-1 nite trip to Clewiston Sugar Fields then off to Ft. Meyers for a show at Broadway Palm Theater w/overnite stay at the Courtyard Marriott (meals/tips included, call Rose 683-1564); Feb 27, annual lunch & dance (Estelle 478-0900). FMI, Steve @ 242-0481.

Canadian Club: Meets 4th Wed, Party Room of CH, 1:00 pm. Membership open to all. Lots of great activities. Betty, 684-0766; Franne, 478-9526; Madelaine, 684-5595.

Century Village Camera Club: We are looking for members. For info, write Ken Graff, cameraclubcv@gmail.com — see you in Dec.

Century Village Computer Club: Meets 1st and 3rd Thu, Nov-Apr (1st Thu only rest of year), 1:00 pm in CR 103, and incl 30 min Q&A, biz portion, presentation, 50/50 and door prizes. Arrive by 12:15 if you wish to join, renew your membership, or register for free hands-on classes.

Continued on Page 40



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Organization News
Continued from Page 39

Century Village Gun Club: Meets every 2nd Tue at 7:00 pm in Classroom B of the CH. Every meet has a guest speaker. Come listen to great speakers; make new friends; view historic and modern firearms and other weapons. George, 471-9929.

Century Village Orchestra: Meets every Mon, Nov 1, 2010 to Mar 2011, in CH Room C, 1:15-3:15 pm. We would like to add a conductor, more strings (violins, violas, cellos and bass), bassoon and percussion players. Call Rickie at 683-0869 or email cvorchestra@aol.com

Chit Chat Group: We meet at 2:00 pm, Classroom B of CH, every 1st & 3rd Tue from 2-3. Our discussions are friendly, informative, interesting and free. Our special guest for the 21st will be Mr. Shalloway, who will discuss Medicare, Medicaid, VA benefits and special trusts. FMI, call Rhoda @ 686-0835.

Christian Club: We meet 1st Wed, 1:00 pm, Party Room of CH. Also on our sked: Oct 26, casino trip; Nov 3, meet at 1:00 pm in the Party Room; Nov 8, bowling begins at Verdes Tropicana (Grace, 640-5279); Nov 16, casino trip.

Deborah Hospital Foundation: Meets 2nd Fri every other mo in CH Party Room, 12:00 noon. Call Bea 688-9478; Claire 684-5659; Marge 687-3991.

Duplicate Bridge at Hastings Clubhouse: Every Mon at 7:00 pm and Wed at 1:00 pm. If you need a partner,

call Mimi, 697-2710, leave message.

Evangelical Christian Networking Club: Meets 1st Fri, 6:30 pm, Classroom B of CH. We share relevant info among ourselves and with our community. Dee, 827-8748; Steve, 389-5300.

GiGi’s Group: We travel to the Mardi Gras Casino every 3rd Mon. Contact GiGi at 689-6092.

Hadassah, Judith Epstein Chapter at CVWPB: Meets 3rd Wed at 11:45 am for mini-lunch, 12:30 meeting at Anshei Sholom. Rosetta, 689-2459.

Holocaust Survivors of the Palm Beaches: Meet 2nd Wed, 9:30 am, in Anshei Sholom. Our first meet will be held Oct 13, then Nov 10, Dec 8, Jan 12, Feb 9, Mar 11 and Apr 13, *Yom Ha’shoa* — Remembrance Day. Kathy, 689-0393.

Irish-American Cultural Club of CV: Meets 1st Tue in CH, 2:00 pm, Room C. For info, call Robert, 917-704-0223.

Italian-American Culture Club: The situation: Oct 18, day trip to Mardi Gras Casino (Dolores, 688-0876); Oct 20, 1:00 pm, IACC meets in CH Party Room, guest from Area Agency on Aging speaks on identity theft (Anna, 684-5605); Nov 15, card/game party at Bellante’s (\$4 members/\$5 guests) from 11:00 am-3:00 pm (Anna, 684-5605); Dec 4, trip on the *Jungle Queen*, bus leaves Citibank lot at 4:00 pm, fee (\$58

Continued on Page 41

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WINDSOR I	FURNISHED, CARPET, NEAR WEST GATE, 24 HOUR SECURITY, ACTIVE CLUBHOUSE & FIT CTR	\$475
SUSSEX I	VERY NICE UNIT, NEWER APPLIANCES, 24 HOUR SECURITY, ACTIVE CLUBHOUSE, & FIT CTR.	\$525
CANTERBURY H	FURNISHED, CARPET, CERAMIC TILE, 24 HOUR SECURITY, ACTIVE CLUBHOUSE & FITNESS CTR	\$475
WINDSOR A	HARDWOOD FLOORS, OPEN KITCHEN, NEAR WEST GATE, WATERVIEW, 24 HOUR SECURITY	\$525
GROUND FLOOR, 1 BED, 1 BATH		
CAMDEN B	CERAMIC TILE, LOVEL, FURNISHED, NEAR WEST GATE, 24 HOUR SECURITY, NEAR POOL	\$500
CANTERBURY H	FURNISHED, CARPET, SERENE AREA, TRANSPORTATION AVAILABLE, 24 HOUR SECURITY	\$475
SALISBURY B	24 HOUR SECURITY, CERAMIC TILE, ACTIVE CLUBHOUSE AND FITNESS CENTER, TRANS AVAIL	\$525
KINGSWOOD D	FURNISHED, CARPET, GARDEN VIEW, DRIVE UP TO UNIT, 24 HOUR SECURITY, TRANS AVAILABLE	\$550
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KENT G	FURNISHED, NEW CARPET, NEAR POOL, NICE LOCATION, 24 HOUR SECURITY, TRANSPORTATION	\$550
SHEFFIELD F	FURNISHED, NEAR HASTINGS FITNESS CENTER, ACTIVE CLUBHOUSE, 24 HOUR SECURITY	\$525
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BEDFORD F	FURNISHED, BEAUTIFUL, CARPET, NEW APPLIANCES, HURRICANE SHUTTERS, 24 HOUR SEC	\$500
SOUTHAMPTON A	UNFURNISHED, C/A CARPET/TILE, 24 HOUR SECURITY, ACTIVE CLUBHOUSE & FITNESS CENTER	\$550
KENT N	CERAMIC TILE, FURNISHED, GARDEN VIEW, BEAUTIFULLY REDONE, ACTIVE CLUBHSE & FIT CTR	\$625
ANDOVER A	FURNISHED, CARPET, CERAMIC TILE, RENTABLE BUILDING, 24 HOUR SECURITY, TRANSPORT	\$550
CHATHAM O	UNFUR, CARPET, CER TILE, GAR. VIEW,C/A, LOTS OF UPGRADES, RENTABLE, 24 HR SEC	\$475
SOUTHAMPTON A	NEW APPLIANCES, PATIO STORAGE, CERAMIC TILE, CEILING FANS, 24 HR SECURITY	\$550
SUSSEX A	UNFURNISHED, REDONE, CARPET, CERAMIC TILE, 24 HOUR SECURITY, TRANSPORTATION AVAIL.	\$500
SOUTHAMPTON B	FURNISHED, CARPET, LARGE PATIO, NEAR POOL, 24 HOUR SECURITY, TRANSPORTATION AVAIL.	\$500
GROUND FLOOR, 1 BED, 1.5 BATH		
CHATHAM N	PET FRIENDLY UNIT, CERAMIC TILE THROUGHOUT, FRESHLY PAINTED, GARDEN VIEW	\$600
CHATHAM R	WATERVIEW, CARPET & CERAMIC TILE, FURNISHED, GREAT AREA, 24 HOUR SECURITY	\$600
KENT I	FURNISHED, NEAR KENT POOL, 24 HOUR SECURITY, CERAMIC TILE & CARPET	\$550
WALTHAM H	FURNISHED, CERAMIC TILE, NEW KITCHEN WITH GRANITE COUNTERTOPS, 24 HOUR SECURITY	\$575
COVENTRY L	2 AC UNITS, SHOWER STALL, NEW COUNTERTOPS IN KITCHEN, 24 HOUR SECURITY	\$525
CAMDEN E	FURNISHED, CARPET, CERAMIC TILE, WATER VIEW, NEAR POOL, 24 HOUR SECURITY	\$525
CAMDEN E	FURNISHED, TILE, WATER VIEW, CLOSE TO WEST GATE, 24 HOUR SECURITY	\$550
UPPER FLOOR, 2 BED, 1.5/2 BATH		
NORWICH M	FURNISHED, CARPET & VINYL TILE, 2 A/C'S, 24 HOUR SECURITY, ACTIVE CLUBHOUSE	\$550
NORWICH O	FURNISHED, CARPET, GARDEN VIEW, 24 HOUR SECURITY, TRANSPORTATION AVAILABLE	\$600
WALTHAM I	FURNISHED OR UNFURNISHED, CARPET, NEAR EAST GATE, ACTIVE CLUBHOUSE & FITNESS CTR	\$650
COVENTRY E	UNFURNISHED, CARPET, GARDEN VIEW, NEAR EAST GATE & CLUBHOUSE, 24 HR SEC	\$575
WELLINGTON G	UNFURNISHED, CARPETING, WATER VIEW, LOTS OF SPACE, 24 HOUR SECURITY, TRANS	\$700
NORWICH M	FURNISHED, NEAR EAST GATE, NEW COUNTERTOPS AND APPLIANCES, ENCLOSED PATIO	\$550
COVENTRY B	UNFURNISHED CENTRAL AIR, CARPET, HARDWOOD FLOOR, GARDEN VIEW, 24 HR SEC	\$600
COVENTRY A	FURNISHED, CARPET, CERAMIC TILE, GARDEN VIEW, 24 HOUR SECURITY, ACTIVE CLUBHOUSE	\$600
GOLFS EDGE E	FULLY FURNISHED, CARPET, LINOLEUM, NEAR CLUBHOUSE, TRANSPORTATION AVAILABLE	\$750
CHATHAM K	FURNISHED, CERAMIC TILE, NEW STOVE AND NEW REFRIGERATOR, 24 HOUR SECURITY	\$650
NORWICH F	FURNISHED, CARPET, GARDEN VIEW, WALL UNITS, 24 HOUR SECURITY, TRANS AVAILABLE	\$600
STRATFORD B	FURNISHED, NEAR EAST GATE, CERAMIC TILE, NEAR ALL AMENITIES, LOTS OF SPACE	\$650
GROUND FLOOR, 2 BED 1.5/2 BATH		
CHATHAM D	UNFURNISHED, CERAMIC TILE, WATER VIEW, CENTRAL AIR, 24 HOUR SECURITY, TRANS AVAIL	\$600
GROUND FLOOR CORNER, 1 BED 1/1.5 BATH		
CAMDEN F	FURNISHED, CENTRAL A/C, CARPET & CER. TILE, NEWER BATHS, PARKING AT PATIO DOOR	\$650
CHATHAM D	BEAUTIFUL CONDO, LAKE VIEW, CERAMIC TILE, 24 HOUR SECURITY, ACTIVE CLUBHOUSE	\$650
WINDSOR F	FULLY FURNISHED, CENTRAL AIR, CARPET, DISHWASHER, RENTABLE, 24 HOUR SECURITY	\$595
ANDOVER B	FURNISHED, CERAMIC TILE, CENTRAL AIR CONDITIONING, BEAUTIFUL UNIT, 24 HOUR SECURITY	\$650
COVENTRY C	CERAMIC TILE, FURNISHED, GARDEN VIEW, CAT FRIENDLY, NEAR EAST GATE, 24 HR SEC	\$575
WINDSOR M	FURNISHED, CARPET, CENTRAL AIR, ACTIVE CLUBHOUSE & FITNESS CENTER, 24 HOUR SEC	\$550
UPPER FLOOR CORNER, 2 BED, 1.5/2 BATH		
WINDSOR E	UNFURNISHED, BEAUTIFUL LAKE VIEW, PATIO WITH TILE, 24 HOUR SECURITY, FITNESS CTR	\$600
ANDOVER D	FURNISHED, CENTRAL A/C, CARPET & CERAMIC TILE, ACTIVE CLUBHOUSE & FITNESS CENTER	\$650
COVENTRY A	FURNISHED, CERAMIC TILE, CARPET, NEAR EAST GATE, OUTSIDE CORNER, 24 HOUR SECURITY	\$675
GOLFS EDGE F	BEAUTIFUL CONDO, LIFT INCLUDED, WASHER/DRYER, TILE, CARPET, FURNISHED, 24 HR SEC	\$750
SUSSEX C	BEAUTIFUL FURNISHED CONDO WITH A WATER VIEW, 24 HOUR SECURITY, TRANSPORTATION	\$750
CANTERBURY G	FURNISHED, CERAMIC TILE AND LINOLEUM KEEP THE PLACE COOL, 24 HOUR SECURITY	\$600
DORCHESTER B	CERAMIC TILE, FURNISHED CORNER UNIT, ACTIVE CLUBHOUSE & FITNESS CTR, 24 HR SEC	\$650
COVENTRY H	NICE FURNISHED UNIT NEAR EAST GATE, ACTIVE CLUBHOUSE & FITNESS CENTER, BEAUTIFUL	\$650
GROUND FLOOR CORNER, 2 BED, 1.5/2 BATH		
CHATHAM K	FURNISHED, CENTRAL A/C, GARDEN VIEW, 24 HOUR SECURITY, CERAMIC TILE & CARPET	\$725
UPPER FLOOR CORNER, 1 BED, 1.5 BATH		
CANTERBURY C	BEAUTY, CERAMIC TILE, NEAR AMENITIES, NEW CENTRAL AIR, 24 HOUR SECURITY, TRANS AVAIL	\$575
NORWICH F	FURNISHED, CARPET, GARDEN VIEW, 24 HOUR SECURITY, ACTIVE CLUBHOUSE & FITNESS CTR	\$600
NORWICH C	FURNISHED, CARPET, GARDEN VIEW, ACTIVE CLUBHOUSE & FITNESS CENTER, 24 HR SEC	\$575
ANDOVER M	FURNISHED, CARPET, CERAMIC TILE, NEW AC, CORNER UNIT, 24 HR SEC, TRANSPORTATION	\$525
UPPER FLOOR, 2 BED, 1 BATH		
NORWICH O	FURNISHED, CARPET, GARDEN VIEW, 24 HOUR SECURITY, TRANSPORTATION AVAILABLE	\$600
WALTHAM I	FURNISHED OR UNFURNISHED, CARPET, NEAR EAST GATE, ACTIVE CLUBHOUSE & FITNESS CTR	\$650
COVENTRY B	NEAR FITNESS CENTER, CARPET, CERAMIC TILE, UNFURNISHED, 24 HOUR SECURITY	\$600
SEASONAL RENTALS		
UPPER FLOOR, 1 BED 1.5 BATH		
COVENTRY A	CERAMIC TILE, QUEEN SIZED BED, BATHROOMS REDONE, ACTIVE CLUBHOUSE & FITNESS CTR	\$1,200
COVENTRY A	SEASONAL ONLY IF RENTED BEFORE 12/1/2010, THEN ONLY ANNUAL, 24 HOUR SECURITY	\$1,200
DOVER A	WATER VIEW, CERAMIC TILE, TRANSP, 24 HOUR SECURITY,FREE LAUNDRY, 24 HR SEC	\$1,100
UPPER FLOOR CORNER, 1 BED 1.5 BATH		
SHEFFIELD A	BEAUTIFUL FURNISHED, TILE WITH A WATER VIEW, 24 HOUR SEC, CLUBHOUSE & FITNESS CTR	\$1,250
SOUTHAMPTON B	FURNISHED, CARPET, DEVELOPMENT HAS ITS OWN POOL, CLUBHOUSE & FITNESS CTR	\$1,000
NORWICH C	FURNISHED, CARPET, FULL SIZED BED AND SOFA BED, CLUBHOUSE & FITNESS CTR, 24 HR SEC	\$1,000
SHEFFIELD I	FURNISHED, CARPET, HURRICANE SHUTTERS, TRANSPORTATION, CLUBHSE, 24 HR SEC	\$1,100
UPPER FLOOR, 1 BED, 1 BATH		
KENT C	CERAMIC TILE, TRANSPORT AVAIL., SHOWER STALL, GRANITE COUNTERTOPS, WATER VIEW	\$1,100
UPPER FLOOR, 2 BED, 1.5/2 BATH		
KENT F	FURN., SEAS AVAIL, CATS ALLOWED, NEAR POOL, CARPET, ON CUL-DE-SAC, 24 HR SECURITY	\$1,200
SUSSEX C	BEAUTIFUL FURNISHED CONDO WITH A WATER VIEW, CLUBHOUSE & FITNESS CENTER	\$1,100
GROUND FLOOR, 1 BED, 1.5 BATH		
CHATHAM R	FURNISHED, WATER VIEW, CERAMIC TILE & CARPET, PULL UP TO UNIT, 24 HOUR SECURITY	\$1,100
NORTHAMPTON A	FURNISHED, NEWER APPLIANCES, 2 AC UNITS, GARDEN VIEW, 24 HOUR SECURITY	\$1,000
HASTINGS E	CARPET, NEAR HASTINGS FITNESS CENTER, 24 HOUR SECURITY, TRANSPORTATION AVAILABLE	\$1,000
GROUND FLOOR CORNER, 2 BED, 1.5/2 BATH		
CHATHAM K	FURN, CENTL A/C, GARDEN VIEW, 24 HR SEC, CERAMIC TILE & CARPET, CLUBHSE & FIT CTR	\$1,250
CHATHAM H	LINOL FLOOR AND CARPET, FURNISHED, WATER VIEW C/A, 24 HOUR SECURITY	\$1,200
WALTHAM B	CARPET, CERAMIC TILE, EXTRA PATIO, BEAUTIFUL, TRANSPORTATION AVAILABLE, 24 HR SEC	\$1,200
GROUND FLOOR, 1 BED, 1 BATH		
CANTERBURY H	FURNISHED, CERAMIC TILE, GARDEN VIEW, NEW APPLIANCES, 24 HOUR SECURITY	\$950
NORTHAMPTON R	24 HOUR SECURITY, ACTIVE CLUBHOUSE AND FITNESS CENTER, 24 HOUR SECURITY	\$1,000
SHEFFIELD F	NEAR HASTINGS FITNESS CENTER, CLEAN AND FRESH, 24 HR SEC, TRANSPORTATION AVAIL	\$950
CAMDEN G	CARPET, NEW APPLIANCES, SCREENED PATIO, TRANSPORTATION AVAILABLE, 24 HR SEC	\$900
SALISBURY G	CARPET, CERAMIC TILE, TRANSPORTATION, 24 HOUR SECURITY, ACTIVE CLUBHOUSE & FIT CTR	\$1,125
GROUND FLOOR, 2 BED 1.5/2 BATH		
STRATFORD K	BEAUTIFULLY FURNISHED CONDO W/ CERAMIC TILE, CENTRAL AIR & HEAT, 24 HR SEC	\$1,250
UPPER FLOOR CORNER, 2 BED, 1.5 BATH		
GOLFS EDGE F	2 FULL BATHS, LIFT, CARPET, WASHER/DRYER, FURNISHED, BEAUTY, 24 HOUR SECURITY	\$1,200
GOLFS EDGE F	CENTRAL AIR, CERAMIC TILE, NEAR EAST GATE, CLUBHOUSE, HAS IT'S OWN POOL	\$1,200
SHEFFIELD L	CENTRAL A/C, FURNISHED, 24 HOUR SECURITY, TRANSPORTATION AVAILABLE	\$1,100
SHEFFIELD J	PRISTINE, FURNISHED, CARPET, ONE OF THE PRETTIEST IN CV, 24 HOUR SECURITY	\$1,200
DORCHESTER B	CERAMIC TILE, FURNISHED, CORNER UNIT, ACTIVE CLUBHOUSE, 24 HOUR SECURITY	\$1,200
COVENTRY H	NICE FURNISHED UNIT NEAR EAST GATE, ACTIVE CLUBHOUSE, 24 HOUR SECURITY	\$1,150
GROUND FLOOR CORNER 1 BED, 1/1.5 BATH		
CAMDEN H	PERGO FLOORING, FURNISHED, NEAR POOL AND WEST GATE, VERY WELL TAKEN CARE OF	\$1,100
ANDOVER A	CERAMIC TILE, FURNISHED, 24 HOUR SECURITY, ACTIVE CLUBHOUSE AND FITNESS CENTER	\$1,100

Organization News

Continued from Page 40

members/\$60 guests) includes bus/cruise/meal/show/tips (Anna, 684-5605); Feb 18-25, Caribbean Cruise on the *Costa Atlantica* departs from Miami to four fab venues, rate includes cruise/bus/insurance/port/taxes/tips (Michelina, 914-764-8047). We also resume Sat bowling at Verdes on Oct 30, 9:00 am (Fran, 616-3314).

Jewish War Veterans Post #501: Meets 1st Sun, Cypress Lakes CH. Breakfast at 9:00; meeting at 9:30; meets from Sep to May with guest speakers. Activities include servicing VA patients. Ralph, 689-1271; Howard, 478-2780.

Jewish War Veterans Post #520: Meets 4th Sun at Elks Lodge, Belvedere Rd. Continental breakfast at 9:00, followed by general meeting. Come as our guest and see what we're all about! Walt, 478-6521; Phil, 686-2086.

Jewish War Veterans Ladies Auxiliary Post #520: Meets 3rd Mon at The Classic. A continental breakfast is served at 9:00 am, followed by our meeting. Our efforts go to creating welcome kits for the veterans at the VA Center at Military Trail and various positions at the Center. We find our volunteer work helpful and rewarding and welcome new members. Dorothy, 478-6521.

Knights of Pythias: You are invited to join Palm Beach Rainbow Lodge #203, meet 2nd and 4th Mon at North County Senior Center, Northlake Blvd. We welcome new members, duals, reinstatements and transferees from out of state. We are a fraternal brotherhood fostering the credo of friendship, charity, benevolence. Mike, 615-0218.

Latin American Club: Thank you all for supporting our Nov 8 dance, benefiting the St. Mary's cancer kids; we raised \$1,700. May God bless you all!

Merry Minstrels: Meet Thu, 10:00-11:00 am, Music Room B. We are a group who enjoy singing at various nursing homes. We're looking for new members, so if you enjoy music, contact GiGi at 689-6092; the feeling of giving joy to others is so rewarding.

Mind Spa Discussion Group: Meets 2nd and 4th Thu, 1:30 pm,

in CH, CRA. All are invited for in-depth discussions of significant issues. Allan, 587-3602.

Na'Amat USA (Pioneer Women): Meets 4th Tue, 1:00 pm, at Cypress Lakes Auditorium for mini-lunch and interesting programs, guests are always welcome (Rhoda 478-8559). Coming events: Oct 5-19, tour Israel past and future from Eternal Jerusalem to Eliat; Dec 5-12, Belize, Honduras, Costa Maya and Key West on the *Norwegian Pearl* (Sylvia 686-5350).

OWLS (Older-Wiser-Loyal-Seniors): "We're back!" Come to our meet this Sept 13, 3:00 pm in the CH. Our trip to Ft. Meyers is sold out. For more info, call Angelo, 687-7575.

Philadelphia Club: Meets 2nd Tue, 12:30 pm, Aitz Chaim. All welcome. For more info, call Sylvia, 683-5224.

Queens NY Club: Meets 4th Tue from Sep to Mar at the Somerset Pool, 11:00 am-1:00 pm. Where we're swimming: Oct 24, *Jungle Queen*; Nov 21, *On the Town*; Dec 19, *Snoopy*; Jan 16, *Mame*; Feb 13, *Plaza Suite*. Harriet, 684-9712.

Strictly Ballroom Dance Group: Meets every Sat, 6-8 pm, at CH Party Room (time/day subject to change). All dancers are welcome. No charge; music is good; come join us. Your hosts are Bill (plays the music) and Hugh (offers a helping hand to beginning couples). Call Bill 684-2451 or Hugh 689-3466.

Super Seniors Club: Interesting convo about current issues affecting seniors at the CV 912 Super Seniors Group. During the first two meets, the focus was on the changes to healthcare with attendees exchanging opinions. We meet every 1st Thu, 10:00 am in the CH as a forum for sharing knowledge, asking questions and educating ourselves. Email cv912superseniors@gmail.com

WOW: Women of Wellington welcome you to events of wonder. Lenore, 683-4166; Marjorie, 687-3991.

Yiddish Advanced Reading Group: Menke Katz Reading Circle invites readers to join group headed by Troim Handler. Currently reading *Night* by Elie Wiesel in Yiddish. The group meets 2nd & 4th

Fri of ea mo @ 10 am. Troim, 684-8686.

Yiddish Vinkl: The Village's unique and much-loved Vinkl will continue during the summer and all-year-round, on the 1st and 3rd Sun, 1:30-3:00 pm, Music Room of the CH. All are welcome. Knowledge of Yiddish is not required, as all is translated to English. Edy, 687-4255. □

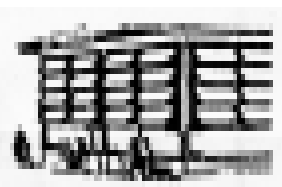
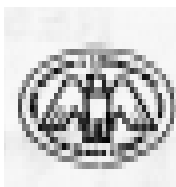
Volunteer for UCO

Got four hours to kill? Come down to the UCO office at 2102 West Drive and offer your services. Share your ideas with people. Be first informed of what's happening at CV. Act fast, or your name will be stuck on a waiting list! Call 683-9189.

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Scams of the Month

- **Tile and Grout:** Be sure to verify the company’s license and to get a written estimate detailing what is to be done.
- **FPL Calling:** This is NOT FPL! Be alert to offerings of energy savings supported by rebates or tax benefits. Carefully read any contract to learn of the financial obligations it entails.
- **Panic Call:** Be cautious about calls seemingly coming from a grandchild in trouble. Is it really your relative or does the caller wait for you to mention “your” name? Be sensitive to calls asking for money to help them get out of trouble, but urging you not to tell the parents.
- **Rug/Duct Cleaning:** Be sensitive to advertising that can be misleading about what services will be performed and at what cost. Many times services offered are not necessary.


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