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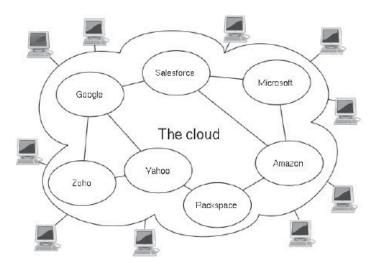
December 2010



Village Investigations Simplified

How "Cloud Computing" has shortened the number of steps in our investigations procedure

"Cloud computing" is Internet-based computing whereby shared resources, software, and information are provided to computers and other devices on demand. It works like the electricity grid, where power in abundance in one area of the country is shared with another area of the country with power needs.



But what, you may say, does this mysterious "cloud" concept have to do with real estate sales in Century Village? Let's take a look. Do you remember when you first decided to rent or purchase a unit in the Village? You had to be investigated. Let's list the steps you had to navigate:

- 1. Write a check for \$100 payable to the Association.
- 2. Wait until the Association deposited your check and gave you a check made payable to UCO, drawn on the Association's account.

CV Residents Honor Centenarians with a Festive Reception

By Syd Kronish

This was a day of joy and celebration as Century Village residents 100 years or older (called centenarians) were honored at a lavish desert buffet in our Clubhouse Party Room, Thursday, October 28.

The room was filled with residents, public officials, our UCO president and all the elected officers — and of course, our six happy centenarians as the center of attention.

The honorees were Pauline Cheeger, Ceil Imberman, Regina Laskey, Abraham Moskowitz, Lillian Rubin and Al Weiskopf.

Ted Silverman, chairman of the CV Community Relations Committee, and the proud planners of this occasion were on hand to assist the attendees to their gaily-decorated tables adorned with flowers and small gifts,

The committee was comprised of Dorothy Breier, Phyllis Frishberg, Kathy Guarnagia, Jackie Karlen, Maria Levy, Eileen Pearlman and Lori Torres.

President David Israel welcomed the honorees and guests. Mr. Israel also introduced Mr. Irwin Levy, developer of the Village, who remarked that he was "most pleased to be present at this wonderful celebration."

Chairman Silverman introduced the various public elected officials, including U.S. Senator Bill Nelson; Congressman Ted Deutch; County Election Supervisor Susan Bucher; State Representative Mark Pafford; Palm Beach County Tax Collector Ann Gannon; Gary Nikolitis, Palm Beach County Property Appraiser; and Alex Sink, state official.

Governor Charlie Crist sent special plaques to each of the honorees praising them on this special occasion.

Entertainment was provided by Century Village's own "Merry Minstrels." The group consisted of Shirley Levin, Anna Torres, Muriel Canin, Corinne Karpf, Paula Shein, Belle Burgen, Herbie Webberman, Louis Ashwee, Sara Farkas, and Myron Silverman, with director Gigi Lachance.

The afternoon ended with the lavish fare of all sorts of cakes, pies, cookies, etc.

This day will long be remembered by all, and we will look forward to next year and another celebration. \Box



- 3. Take the Association check to UCO and receive a pack of blank forms.
- 4. Fill out the forms, signing them in the presence of a notary.
- 5. Take the completed forms to the Association for a board member's signature.
- 6. Take the completed notarized forms with board member signature to UCO. Continued on Page 2

Delegate Assembly Fri, Dec 3, 9:30 am **Clubhouse Theater**

All photographs accompanying this article by Ken Graff.



Regina Laskey, State Rep. Mark S. Pafford, and Ceil Imberman.

Pauline Cheeger, U.S. Sen. Bill Nelson, and Al Weiskopf.

Delegate Assembly Minutes November 5, 2010

The meeting was called to order at 9:30 by President David Israel, followed by the Pledge of Allegiance to the Flag led by Lieutenant Richard Diberardino.

Kevin Rader and Paulette Burdick were in attendance, and thanked the voters who supported them during the recent election.

Lieutenant Diberardino reported that there were no traffic violations during the last month, and no robberies or burglaries-only minor thefts by relatives or roommates. He encouraged residents to be especially cautious during the holiday season...to lock our car doors and trunks, and if at all possible, not to travel alone. He also promised additional patrols at the East Gate where the "No Turn on Red" sign is being ignored; and to slow down speeders at the exit gates.

Sarah Alsofrom represented the State Attorney's office. The Direct line to call is 561-355-7249 to reported cases of Elder Abuse, or for those who wish to become volunteers. Their office has recently been able to disband a national gang which has been operating in our area. Speakers are available for group meetings.

Claudette LaBonte and her group are working on Mitigations for Associations without losses. Associations who are upgrading their plumbing and other areas to reduce claims may also benefit from the mitigations. Call Claudette at 6979321 for further information.

The minutes of the November 5 delegate assembly were accepted as written.

The Treasurer's Report – was accepted.

There were 180 Delegates present — welcome back, Snowbirds!!

A Motion was made by Roberta Fromkin to accept Louise Maccarone as Recording Secretary, to fill the unexpired term of Rhea Cohen which ends in March 2012. Phil Shapkin seconded the motion. Motion was accepted by the delegates.

George Lowenstein reported on the 2008 tax audit which will occur in December, and that the determination on the Comcast doorway fees could be affected by this audit. This may also have a bearing on the need for an IRS Letter Ruling concerning these fees.

The President's Report

President Israel informed us that new buyers and renters may now fill out the Investigation form online at centuryvillage-wpb.blogspot.com through Adobe interactive forms.

A notary signature/seal is no longer necessary because this is not a recordable document.

The Certificate of Approval **does require** a notary signature/seal. Investigation checks are still handled as in the past.

All local real estate agents have been informed of the change. The new process will be explained in *The Reporter*.

Unfinished Business

Bob Marshall, Chairman of the Cable Committee, reported that another offer from Comcast is on the table. The new contract would begin January 2011. These are the terms:

One year would be added to the contract, making the present contract an eleven-year contract. There would be eight (8) HBO channels, five (5) months of HBO free at \$4.00 per month with a 5% increase every year, plus (+) taxes and fees.

Motion by Ray Boyle to accept the contract as offered. Lenore Velcoff seconded the motion. Yes votes — 24. No votes — Overwhelming. The motion was lost.

Regarding Comcast DTA boxes: From about December 26-January 25, the boxes for your additional television are available. If you do not have this on your second TV, you will be able to receive only channels 2-22, and 97, 98, 99.

Note: The UCO office will be closed on November 11 for Veterans' Day.

It is imperative that all contractors pull permits for any work done in condos. Also, you may contact Jean Dowling with your questions, if you feel you were treated badly by a contractor, at 640-7606.

For information on Victim's Rights Meetings, call 561-202-8460.

The meeting was adjourned at 11:15.

Respectfully submitted, Louise A. Maccarone, Recording Secretary. □



The President's Corner

Continued from Page 1

Finally, the investigation could begin!

How the above steps are now streamlined:

UCO has placed all of the relevant blank forms in the "Cloud." *By placing them in the Cloud, they can be accessed by computer on the Century Village blog.* Here's what you or your real estate agent can do:

- 1. On the computer, after having been connected to the Internet, go to http://century-village-wpb.blogspot.com/ (Be sure to type this in exactly as you see it here.) When the blog comes up, look in the sidebar (in the panel on the left) for the category labeled Interactive Forms.
- 2. Click on the appropriate form. It will appear on your computer screen. Press PRINT. This should bring up the form again but in a version with blanks you can fill in by typing on the keyboard. When you have finished filling out the form, print it in the usual way you would print something on your screen — for example, by pressing Control-P on a PC or pressing Apple-P on a Mac computer. Are you seeing the convenience of this process, not to mention a clean typewritten form with no problem reading your handwriting?
- 3. Print out the form, sign it (the notary step is gone, except in the case where a financial responsibility form is needed), and take it to the Association for the signature of a board member.

At this point, the process is much as it was before: present the Association with your personal check; they will generate an Association check, which along with the completed forms may be brought to UCO to start the investigation. In most cases, your real estate agent can do most of the legwork for you. You do not even have to be here.

This process, which is modern and convenient, may well increase interest in CV, as these forms can be filled out from any place on Earth, and signed and sent by mail to your agent or the Association, along with your check. Your agent, or the board, can take it from there. Both are well incentivized to sell or rent units. Local real estate agents have been informed of this new CV capability and are receiving it well.

UCO would appreciate reader comments on this new concept and any ideas on how it might be improved. In the future, other UCO forms will be uploaded to the Cloud and thus made accessible on the CV blog. Be on the lookout for them!

Note: You may still obtain the forms from UCO the old way. However, the new procedure is a timesaver that real estate agents will appreciate and those with a little computer savvy can put to good use.

December Open Meetings						
Date	ate Time Group Location					
12/03/10	9:30 am	Delegates Assembly	Theater			
12/03/10	1:00 pm	Editorial	UCO Office			
12/03/10	2:00 pm	Security	UCO Office			
12/14/10	9:30 am	Irrigation	UCO Office			
12/14/10	9:30 am	Transportation	Room B			
12/17/10	10:00 am	Maintenance	Room A			
12/20/10	3:00 pm	CERT	Art Room			
12/21/10	10:00 am	Insurance	UCO Office			
12/22/10	1:30-2:30	Homestead Sign-Up	Room C			
12/24/10	Closed	Christmas Holiday	UCO Office			
12/28/10	10:00 am	Operations	UCO Office			

HAPPY HOLIDAYS TO EVERYONE!

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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

Readers, Note!

Syd Kronish has written an entertaining story about famed songstress Kate Smith and "God Bless America." It appears in his Stamp column in this issue.

Lanny Howe

And Then There's This... **Vice President Phyllis Richland**



Eighty-five voters should not be allowed to make decisions for thousands of people. That is what happened at the September 3 delegate assembly when a vote was taken to continue with the one vote issue or not. Those 85 delegates could not have known that was on the agenda unless they picked up a copy of the agenda 48 hours before the meeting and take it back to their unit owners to discuss the issue and then vote the voice of the majority of their residents. We know this did not happen because no one came to get a copy of the agenda which was available 48 hours in advance of the delegate assembly. So what those 85 votes indicated was individual delegates voting for themselves.

Now that we have more of our residents here, I want to open this question again and this time let's start a letter writing campaign. Everyone that would like to have each unit have a voice in electing our officers start writing. To the UCO office, to the president, to your vice president, to the letters to the editor of the UCO Reporter. Yes, there are by-laws that need to be altered and also changes to our documents but these changes are for the good of all of us. Randall Borchardt has worked for hundreds of hours and put his expertise into this issue. He has been a wealth of research and information. All the foot work has been done. No changes would be made without the approval of properly informed residents. No votes would be taken until everyone is informed.

It is time to stop allowing a few with their own agenda to make the decisions for thousands that live in Century Village.

Get out your pens and papers and start writing. DO YOU WANT THE VOTE OR NOT?

Open Clubhouse By Courtney Olsen

We are approaching the most eventful month of the season. Classes have rejoined, and clubs are preparing for a busy season. It is officially time to start relaxing, and having fun. Hurricane season is over, and the coolest days are upon us. With weather so seasonal, I recommend you to take advantage of the outdoor activities. A professional tennis player and trainer is offering his expertise for amateur tennis players. If you are interested in learning how to play tennis, please come into the Ticket Office for more information, registration is required. While most classes have rejoined, there have been a couple of new additions to the class list this year; Learn to Sew is our top new class, offering our residents the chance to learn or relearn their sewing skills in our very own sewing room in the clubhouse. Intermediate Bridge on Wednesdays has rejoined this month, along with Stained Glass on Mondays. The clubs beginning this month are as follows:

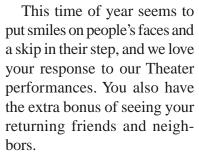
Baby Boomers, Camera Club, Canadian Club, Deborah Hospital Foundation, Yiddish Culture Chorus. For information on meeting days and times, please call the Class Office, 640-3120 EXT. 1

Yiddish Culture every Tuesday at 10am in the Theatre will begin December 7. Their opening show will present, A Hanukkah program with Cantor Irvin Bell and the Palm Beach Jewish Chorus.

The next Metro Traffic School is scheduled for December 9, 2010 at 9am. Registration of \$15.00 is required.

Make sure you stop by the Ticket Office and pick up a Class Schedule on my desk to see all new and existing upcoming classes, dates, and fees.

Your Theater Claudette LaBonte



The December shows begin with a CV favorite, and the shows continue getting better and better. They all seem special this year. So, make it either a private date or call a couple of friends for some great nights out in December. Join us at the following:

Sat. 12/48:00 PM: Cavendish Classics: "This is the Moment." A celebration of Broadway from Phantom of the Opera, Miss Saigon, Evita, Les Miserables, Cats and many others.

Tue. 12/7 8:00 PM: "Mambo Memories." A seven-piece orchestra that will take you back on a musical journey through the eyes of Tito Puente, Jr., son of the great "Mambo King."

Sat. 12/11 <u>7:00</u> PM: "Drinkin'-Singin'-Swingin." A salute to Frank Sinatra, Sammy Davis Jr. and Dean Martin. A reunion you cannot miss.

Sun. 12/12 8:00 PM: "Hello Dere." Starring Marty Allen in a fabulous comedy-music show with wife and musician Karon Kate Blaekwell.

Thu. 12/16 8:00 PM: "The World of Jewtopia." A funny story of a Gentile who wants to marry a Jewish girl. Longest running comedy in off-Broadway history.

Sat. 12/18 7:00 PM: "A Tribute to Tom Jones." Starring Rob Prospect, direct from Las Vegas featuring a seven-piece band and Vegas-style dancers.

Tue. 12/21 8:00 PM: "Peter Lemongello." a CV favorite, in his "The Love 76 Tour," direct from the Atlantic City Hilton. He is a musical force as he takes the stage with 11 stellar musicians.

Sat. 12/25 7:00 PM: Hal Jeffrin, in a warm, glorious showstopper featuring songs from Israel and Yiddish favorites.

Tue. 12/28 8:00 PM: "TK's Swing Blue Review." Sensuous, sultry, old-time jump Blues & Motown. A must-see.

Fri. 12/31 7:00 PM: "A Tribute to Frankie Valli and the Four Seasons" starring "Let's Hang On." A tribute featuring a fullblown stage show. A great way to celebrate New Year's Eve.

Caution: Please note that four shows in December have a start time of 7:00 PM. Don't get caught behind closed doors.

In addition to the above, don't forget our New Year's Eve Dance Party. Reserve a full table and celebrate with friends and neighbors. Contact the Clubhouse Ticket Office to make your reservations.

Remember: Dress code for our Theater is NO shorts. For ticketed events, such as New Year's Eve: "No jacket, no tie, no entry."

Enjoy your holiday season and see you at the Theater.

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It is with heartfelt regret that I must hand in my letter of resignation as chair of the Transportation Committee. I have certain personal obligations in this coming year that will consume most of my time; I feel I wouldn't be able to give a hundred and ten percent to my position this coming year.

It has been an honor to serve the people of Century Village. I will give all the help possible to the new chair. I hope the person appointed to take over will understand the importance of our transportation system. Our system is the life line to many of our residents. One day, we will all (hopefully) be able to use this wonderful system.

On another note, a second bus for the people on the waiting list for festival flea market will be going out on November 22, at 9:30 am with the first bus. Hope you all enjoy yourselves. One of our committee members, Carol Castro, will be calling you to verify your address, so you will be able to get a coupon book on arrival.

W/Coupon Only At Time Of Service Valid W/Coupon Only



A COUPLE OF TOPICS

It's 6 am on a Monday morning and as I stare at the blank screen (yes, I write on a computer), I'm trying to get my thoughts together for my monthly column. There's a couple of topics I'd like to bring up — just bits and pieces of information that I hope you'll find useful.

There have been inquiries about sending maintenance information about your associations to us. It's really easy. Think of the repairs and upkeep you've done to your buildings. Have you installed water shutoff valves? Have you had a licensed plumber in to check the ages and conditions of your water appliances (hot water heaters, toilets, sinks, etc)? Have you replaced the hoses on your laundry equipment? Have you done concrete work on your catwalk? All of this shows our insurance carrier that we are working to upgrade our buildings and that we care about maintaining a safe and lossfree environment. Then just list what you've done, as well as a copy of any invoices and bills and we'll take care of forwarding it to our agents. There is also a form that you can fill out that the maintenance committee has made up and we have them in the UCO office.

This was brought up on the blog, but if you haven't seen it, here goes: For those of you who have been asked by your Homeowners' insurance policy agents to send them a Mitigation inspection report, we on the insurance committee have an easy and simple way for you to do it. First, get the e-mail address of your agent and then call us (Claudette or myself) and we'll send it out for you. We have copies of all the reports on disk and you won't have the bother of making color copies and mailing it out. We've done it for lots of residents with excellent results.

There have been questions about how to handle a water

damage loss — and I'll do my best to give you a little list of things to do.

Turn off the water!!!
 Advise your Presi-

dent/Board — immediately.3. Make a quick assessment of damage.

4. Call

4. Call your Homeowners' insurance company.

5. If the damage is bad and the association's loss will exceed \$5000, call Plastridge at 561-630-4955 and ask for Cathy Edge and then the UCO insurance committee to help in any follow-up.

6. Have a company come in and dry out your apartment.

7. After the insurance claims representative advises you of the damages then check out contractors to see who will do the repairs for you at the best price and in the quickest time. Do not feel pressured to make a quick and possibly costly decision.

8. If you need guidance or just need to get some information, call Claudette or me at 561-683-9189 and we'll try to help.

This topic is just for information. When choosing an insurance company for your insurance needs, please make sure that they are an admitted carrier and have the financial backing to pay claims that are submitted to them. If any agent wants to place your insurance with some company you have never heard of, ask to see their A.M. Best ratings.

Have a safe and healthy month.

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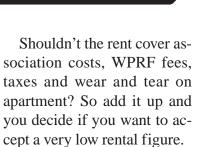


BE AWARE — IT CAN COST YOU!

It is very important that associations make sure that prospective buyers be investigated by the Investigation Department. This will tell the association if they had problems paying their bills or mortgages. Most are paying cash as they can't get mortgages.

People who have bad credit should be turned down unless you want the added responsibility of paying their share of the monthly maintenance. All other owners in that Association have to share in making payments for that apartment and that can go on for months or longer. Most of us are responsible people and pay our bills on time. Why should we be burdened with "irresponsible deadbeats"? Your association has every right to reject them.

Be careful of "investors" buying apartments very cheap so they can be rented. You must see a signed lease for the apartment showing a realistic figure for rent per month. Some landlords are putting \$0 or \$10.00 per month to get way with not paying taxes on income earned from the apartment. But most important — IF **OWNER DOES NOT PAY ASSOCIATION THEIR** MONTHLY MAINTE-NANCE FEES, THE ASSO-**CIATION CAN DEMAND** THE TENANT PAY DI-**RECTLY TO THE ASSO-**CIATION.



Also, do you allow rentals on a month to month basis? Is the Village a time share? **PLEASE** read everything now and save headaches later!

All renters and occupants should have their background checked for any criminal activities. Buyers and deed transfers or additions should have credit and criminal checks. Again, please read contracts, leases and filled out applications before you exchange prospective buyers or tenants checks. If you want to hold everything until their check clears the bank, that is okay, or get cash or money orders from them.

Check the application for age, as now is the time to turn someone down if too young. Once you sign the application, you agree saying it is okay to go ahead with investigating that person, and you are aware of their age. When you are satisfied, then you can submit application with their proof or age and income to Investigations.

Once the application is sent to our investigation company, the clock starts ticking for most associations who have 30 days from that date to accept or reject them. (Some associations still have only 10 days to do this.) Do not wait too long because after 30 days (or 10 days with some associations), THEY ARE AUTOMATI-CALLY APPROVED.



CERT: Community Emergency Response Team Jackie Karlan

The experts predicted a busy hurricane season, but none of the powerful storms struck our state. monthly training meetings insure that we are **ready** to help our community.

Join us at our monthly meetings. Watch channel 63 for dates and time. **Remember, no experience necessary!** We will train you. Welcome back, seasonal residents!

We have a few more weeks to go, so take a deep breath, don't worry. Our CERT team is prepared for potential storms and disasters. Our ongoing -----



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Frankly Speaking Vice President Frank J. Cornish



By the time you read this, our "Entertainment Season" will have begun, bringing you the **best South Florida** has to offer, at the **lowest** possible ticket price.

Many of us have relatives and friends who live in other com-

per ticket, for a total of perhaps six shows, spaced out during the short winter season, while we here have a total of 58 shows, from November thru March. Please show your support by at-

munities and pay as much as \$30

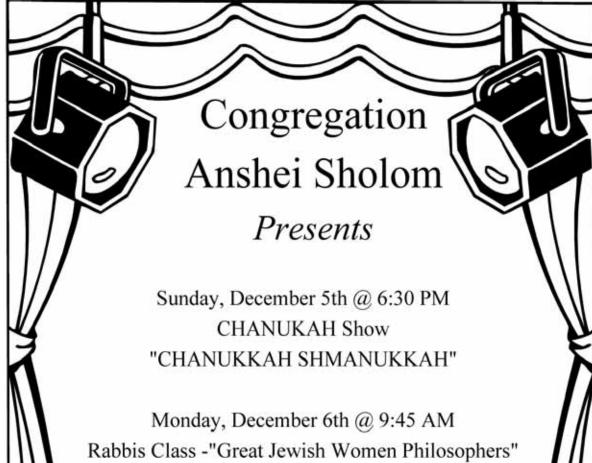
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tending as many as you can afford, so that our season is once more a huge success.

As promised, we are now in the position of refurbishing three additional pools, Camden, Kent and Southampton; they, too, will now feature the very same, chairs, tables, umbrellas and chaise lounges, that you may have enjoyed at both the Clubhouse and fitness center's pools. We only ask your indulgence in taking precautions to prevent staining, usually caused by skin lotions, of all equipment that you may lay or sit upon, by placing a towel down first.

Once more, I'd like to bring your attention to the fact, that our cameras, at both gates, are now **fully** activated and will **record**, the entry of each vehicle (audio and images), which we strongly suggest you bear in mind, upon entering and interacting with our Security Guards. As a **gated community**, all Guests, workmen etc., must be pre-authorized to enter, therefore, as soon as practical, call the automated call line at 689-1759 and follow the instructions.

Happy Thanksgiving to all.



From the Desk of Vice President Bob Marshall

The long awaited COM-CAST television DTA (Digital to Analog) boxes are now scheduled for delivery in late December and throughout January. There are several things that need to be said. At this time, every unit should have the set top box that was made available in the past. Unfortunately, this is not the case. For many reasons, some folks did not request this box and have been living with the reception available without the box.

Currently, there are two ways to acquire the set top box. The first is to go to the Comcast office, sign for a box and then bring it home and install it. This way avoids any charge. The second is to phone Comcast and request delivery and installation. For this service, there is a charge of approximately \$40.

DTA boxes: There will be up to two boxes available for each unit. The schedule for making appointments to arrange delivery and installation should be printed elsewhere in this edition of the newspaper and will be reprinted in the next issue.

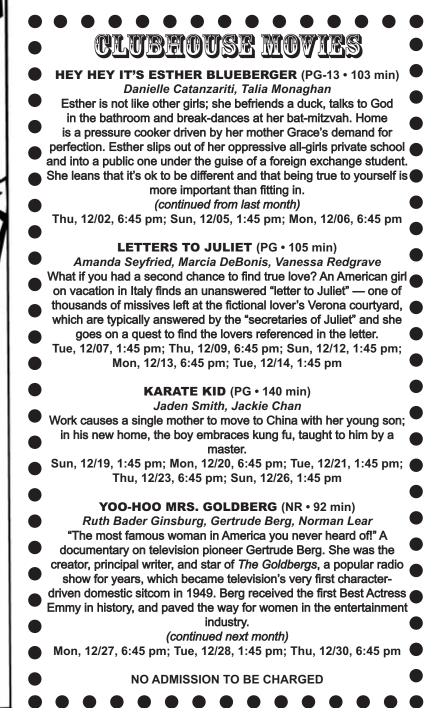
Once again there may be individuals who elect not to request any box. There is a major change coming on January 26 that will change things drastically for anyone without either the set top box or the DTA box.

On January 26, most of the analog channels will be converted to digital. Those channels will then be unavailable without a box. *If you still do not want the set top box and elect not to have the DTA box installed, the only channels remaining for you to view will be 2-22 and 97-99.*

I expect this to cause some confusion and as usual we will be available to answer your questions — just call the office, come to the office or send us an email.

Remote control classes

Don't forget the "how to better understand my remote control device" is still being scheduled. Just call the office and make an appointment.



Sunday, Dec. 26th – Arthur Goldstein Concert

Wednesday, Dec. 29th -Sisterhood Luncheon & Card Party

> Sunday, January 2 at 6 PM Celebrate The NEW YEAR

Call Temple for Inforation -584-3212 The official newspaper of Century Village 24 Camden A, West Palm Beach, FL 33417

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EXECUTIVE BOARD Stein Claudette LaBonte man Al McLaughlin rchardt Haskell Morin



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 contine to publish opinions which may be considered inflammatory but not defamatory.

Why Is One-Vote Important?

I believe one-vote is important because it gives the residents the direct power to elect our UCO representatives who make important decisions on where and how to spend our money.

In Mr. David Israel's column in the October 2010 UCO Re*porter*, he states that in one sense we already have onevote, and in another we do not. He says because we vote for an association board to represent us, we have an indirect vote. However, the big question is, how we know the delegate of our board is voting for the UCO administrator we want to represent us. The fact is, we do not. We have no way of knowing whom our delegate is voting for. Therefore, I am unequivocally stating, we do not have one-vote. In addition, it is about time, we do. I am asking you to support the one-voteper-unit when it comes up for another vote at the delegate assembly.

I support the one-vote because I believe it gives all unit owners the power and opporpens in the Village. People without power are usually apathetic. When you give people power and they know they can change things, they begin to become interested in matters pertinent to the Village. Many buildings have presidents by default because no one wants to serve on the board. They simply do not care. There is a chance, albeit a small one, that if you give them the opportunity to have a say in the politics of the Village, they will become interested. Let us give them a chance to have a say in the UCO elections by supporting one-vote. The small amount it will cost could save us hundreds of thousands in regrettable decisions made by previous UCO administrators.

Olga Wolkenstein

Editor's Note: The column in the October issue of the Reporter referred to by the writer was not Mr. Israel's column, but the lead article prepared by the Reporter staff independently of Mr. Israel. We stand by the way the column was written.

Thanks Given

During the years we've been in Century Village as snowbirds, we've often read and heard negative and sometimes scathing comments about UCO.

We returned two weeks ago to a major disaster — extreme water damage to our apartment! Toni Salometo met with us several times, offering advice and guidance. Dom Guarnagia and Claudette LaBonte were also sympathetic and very helpful; they've all indicated that they'll again be available to us if needed.

We're very grateful to all of them, including the front office volunteers who always greet us with a friendly smile.

Thank you! Thank you! And thank you!!!

Lost In Confusion

At the November 4, 2010 delegate assembly, David Israel, the president of UCO, made the following statement regarding me, Sandy Cohen, and what I wrote on the C.V. Blog.

David stated, with fury, that I wrote on the blog during the recent election and called him the "arch duke of satin." Sorry, David, you have the wrong S. Cohen. I never read the blog or ever wrote on the blog. Please check your other S. Cohen.

Sandy Cohen

Politics Out of Control!

What happened to consideration and respect for your fellow person? For the past few months, TV political ads have been out of control. The negativism and personal criticism has been outrageous and I, for one, am glad the elections are over. Whether one agrees or disagrees with another person does not give him the right to criticize, castigate, denigrate anyone's physical being...whether it be overweight, nose size, hair color, skin color or anything else a person may be. I have been working at the UCO office for the past few months and much to my chagrin, I hear those who come in for service show the same personal attacks aimed at various people...those in office, those out of office, volunteers, neighbors, guards, just about anyone. It's quite true that we have free speech here in the USA. That does not mean unkind remarks are okay to be blurted out.

We should all try to control what is said and how it is said. Criticism is one thing, but nastiness should not be tolerated. We would all do well if, when we hear someone utter these words, we explain to the speaker that we will not listen or tolerate unkindness.

Carol Castro Sandy Cohen Barbara Cornish Ken Davis George Franklin Roberta Fromkin Louise Gerson Dom Guarnagia Lanny Howe Jackie Karlan Syd Kronish Michael Rayber Honey Sager Toni Salometo Joe Saponaro Howie Silver Isabelle Scherel Myron Silverman Ted Silverman Lori Torres 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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God Bless Kate Smith

When I perused the contents of the 2010 Stamp Yearbook offered by the U.S. Postal Service, I could not but help single out one individual who contributed so much to our entertainment and way of life — one who left an indelible mark on America's history forever.

Her name was Kate Smith.

For nearly five decades, the humbleness and homespun simplicity of singer and entertainer Kate Smith



the increase in the cable fees in the next budget. Hopefully, this will provide the explanation.

First – a history of cable rates over the past few years: 2007 - \$19.53 per unit 2008 - \$20.55 per unit 2009 - \$21.64 per unit 2010 - \$16.53 per unit So – why did the price go <u>down</u> in 2010? In the present budget year, an amount equivalent to \$9.58 per unit was returned to the residents. This was made possible by the fact that in excess of \$900,000 – from the "doorway fee" – was credited to each unit. On an annual basis this is \$114.96 each. won the hearts of radio and TV audiences. Known as "The Song Bird of the South," she recorded more than 600 songs.

Born in 1907 in Washington D.C., Kathryn Elizabeth Smith achieved early success in vaudeville and on Broadway, but her big break came in 1930 when her performance in a musical comedy led to the first of several popular radio programs.

Kate was known as the country's most popular singer. Her hits included "I Only Have Eyes for You" and "Don't Fence Me In."

Looking back to a singular date, it was 1938. When her manager asked composer Irving Berlin to write a patriotic song to mark the 20th anniversary of the end of World War I, Berlin reworked a piece he had written during that war which was never used. Smith first sang the resulting tune to "God Bless America" on *The Kate Smith Hour* on November 10, 1938, the eve of Armistice Day.

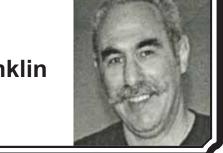
During World War II, "God Bless America" drew standing ovations at Smith's many concerts, and today the song is often called "America's unofficial national anthem."

After World War II, Kate made the transition to television. She started the first significant daytime TV show in 1950 with the *Kate Smith Hour*.

Known for her generosity, loveable Kate visited the sick and injured in hospitals, especially war veterans. She donated much time to the American Red Cross and dedicated songs to the orphans and shut-ins.

Recent history gives dominance to Berlin's "God Bless America." It must be noted that on the infamous day of 9/11, members of both houses of Congress, Democrats and Republicans, stood on the steps of the U.S. Capitol Building and defiantly and fervently sang, in tearchoked tones, "God Bless America." Kate would be glad to know that Berlin's will states that all the royalties accumulated by that magnificent song of songs would go to the Girl Scouts and Boy Scouts of America. The new 2010 stamp is available at your local post office.





Hi, everyone. Seems we are back into season and will be at full swing when you read these articles. The topics I am covering this month are ones that I have spoken about before.

WILD ANIMALS — NAMELY, RACCOONS:

Raccoons have shown up again in the Village in large numbers lately. I have received phone calls saying that some people are feeding these animals. One person actually has animals showing up and begging at the door for a handout!

It is not legal to feed wild animals. By feeding them you are making them dependent on humans for food. These animals are cute but they can be rabid!

Be sure that the covers on garbage dumpsters are closed securely and keep building doors giving access to the dumpsters closed. If you are experiencing problems with these animals, contact a licensed trapper. Consult the Yellow Pages or call Animal Control for numbers at 561-233-1200. My association spent almost \$1000 this past year on trappers.

HOLIDAY SAFETY AND SECURITY

We would like all of our residents to be able to enjoy the upcoming holidays without being a victim of crime. When at home, keep your doors locked at all times! It takes only a moment to unlock your door to let a friend in for a visit. If you have persons visiting, whether family, repair personnel or health aides, do not leave valuables out in plain view. Do not leave people alone in your home. Before retiring, be sure all your doors are locked.

When shopping, ladies, keep your purse with you at all times. Do not leave it in your shopping basket while you go to the shelves. It only takes a moment for a thief to walk by and remove your wallet. Carry only one credit card with you. All stores take MasterCard, Visa, and Discover. Men, keep your wallet and cash in your *front* pocket, a trusted way to prevent a pickpocket from getting your items.

Always park in a well-traveled area. At night, park in a well-lighted zone. If you do not feel comfortable going out to your car after shopping, ask a store manager or other employee to walk you out. Place any packages in the *trunk*. Look around before entering your vehicle. Walk up to your vehicle from behind and look into the back seat. You never know if someone is already in your car.

These tips are made, not to scare you, but to make you aware of possible problems during the holidays. Always lock your car, whether here in the Village or out shopping. An unlocked car is an invitation to thieves. **"LOCK IT OR LOSE IT."** In the event of a problem, don't wait: Call 911 *first*; then call Security second.

On behalf of Safety & Health, I wish everyone a happy healthy holiday season. Do not become a victim. Be safe out there!



If we add the \$9.58 to the present budgeted amount, we have been paying Comcast a total of \$26.11 per unit per month. Our contract with Comcast provides for a 5% increase each calendar year. So the increase year-over-year becomes \$1.31 plus associated taxes. In actuality, the total increase in 2011 is \$1.66; total cable fee in 2011 per unit - \$27.77.

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GEORGIANA F. DAMBRA KAREN LEVIN ALEXANDER Attorneys at Law ALEXANDER & DAMBRA

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Remember the TV commercial with an animated Toyota spokesman tapping on the inside of the tube? "Hi! Mr. Opportunity knocking!!" Well, the opportunity to reduce your association insurance premium, reflected in next year's maintenance fees, is coming to a close. Try not to let it be "missed the opportunity knocking."

Preventing major water leaks and getting a lower insurance rate:

Many associations have become proactive and followed the two-page outline distributed at an earlier delegates meeting for reducing catastrophic water-borne occurrences. Creating a folder that includes contracts, invoices and descriptions of remedial work performed is critical for providing the insurance carrier with the necessary documentation to prove that your proactivity deserves a rate reduction. In order to be eligible for 2011, associations should be preparing the

Salometo, Insurance Committee Chairperson, at the UCO office. Many associations, awaiting

folder now and bringing it to Toni

the return of the winter residents and officers for assistance in carrying out these tasks, will not be able to implement the remedial steps in time for a 2011 insurance rate reduction. But their efforts, made as soon as possible, will help protect them from disastrous leaks resulting in an increase in insurance rates and should make them eligible for lower rates in 2012.

Maintaining an association's electrical wiring:

A critical inspection that should be performed now and repeated every five years is an electrical inspection of the wires (aluminum) feeding the individual unit meters in the electrical room(s) where the aluminum feed is mated to copper distribution in the individual unit circuit breaker panel. The exception is that the cooking range also has

aluminum wiring.

A County licensed/insured electrical contractor should be hired, using the bidding/contract process discussed at the monthly Maintenance Committee meetings to inspect, tighten and make repairs necessary to provide an unbroken connection to serve the units in a safe manner. To assure that the association has 100% participation, the levying of an assessment on all unit owners of \$50 to \$70 is one way the work can be done on all units, preventing power failures in general or "inside the wall" fires.

Utilizing the Vendors Log book in the UCO office and personal references from friends, a contract can be entered into to carry out the work for the fairest price. Many associations have had this work performed and found loose connections and burned wire endings at the connecting lugs. Why does this phenomenon occur? you may ask. During the 70s, soft aluminum wiring was permitted by Code for use in more than three million homes across America. Soft aluminum wire has a different ability for electrical conductivity than copper, as well as a significantly different rate of expansion/contraction, leading to loosening and arcing. Arcing causes heat buildup, potential fires within the walls and/or service outage to the unit or the entire building.

One association recently completed this work, which had been last done seven years before. It was discovered that every unit required torque-tightening of the circuit breaker lugs and at the neutral bar. Two units had charred feed wires, requiring the removal of the damaged ends. The feed wires (110 amps each) had been so hot that the Bakelite main lug terminal insulating block connecting the feeds required replacing and the burned

wires shortening and reconnecting to new connecting lugs.

It takes time, money, manpower and planning to accomplish all the tasks involved in good maintenance of our condos.

Come to the next Maintenance meeting and learn more about maintaining your property and saving money on insurance premiums. Meetings are held in Classroom A in the Clubhouse on the second Friday of every month starting at 10:00 a.m. Looking forward to seeing you there!



it interesting that when I take blood pressures and find a high pressure, people often say that is normal for them. It is not ok to

The latest research now shows that your blood pressure is highest at night. It may be better for you to take your blood pressure medicine at night. Please do not change the time you take your medicine without consulting your doctor. If you take your medicine twice a day, you are ok the way you are.

It is important to pay close attention to your blood pressure as it is the major cause of strokes and heart attacks. I find have the high blood pressure just because it is normal for you.

Blood pressure is sometimes difficult to control, but if you keep after it, you can control it. You may need to try several different medicines, or use a combination of several. Any blood pressure that is higher than 140/90 on either number is too high. Always keep up with your blood pressure and never accept it as normal if it is high.





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As the end of 2010 approaches, we are scheduling projects under our new W.P.R.F. budget which runs from November 1, 2010 to October 31, 2011. You will begin to see improvements and necessary repairs made in the Clubhouse and Hastings Fitness Center as well as our pool areas. The UCO Operations Committee and I have planned some very necessary renovations to our facilities during this coming fiscal year.

In addition to these planned projects, I am also cognizant of the tough economic times we are facing, and it is also important to maintain the assets we have to provide maximum life and usefulness. So you will continue to see ongoing maintenance of the facilities in an effort to maximize the investment you have made. Our Director of Maintenance, John Skoczek, with his strong work ethic and rich history of experience and knowledge, does a great job in coordinating our

maintenance and repair work orders. His performance has been noticed and appreciated by me and the residents alike.

Our theater is back in the swing for our fabulous 2010-11 season. We still have some great seats available for our shows, offering a wonderful selection of comedy, music, dance, Broadway, classical, contemporary and even some nostalgic rock and roll. Refer to your Clubhouse Happenings for a complete listing of dates, times and ticket prices. And please keep in mind that we have several 7:00 pm shows this season. It is important to check the show schedules well in advance of the show to be sure you are not late in arriving since you will not be seated when the performance is 10 minutes underway. Unfortunately, some theater-goers have been turned away when arriving at 7:30 pm thinking they were early for an 8:00 show only to find out they were late for a 7:00 show!

Remember, you can purchase all shows and all dances at any *time during the month* and no longer have to wait for the month prior to begin purchasing your tickets. There are still plenty of good seats for both the New Year's Eve Dance (\$10.00 per person) and the Sweethearts Ball (\$8.00 per person), just stop by and see anyone in our Staff office to reserve your seats. From the reports I received, everyone who just attended our 2010 Halloween Dance had a fabulous evening so be sure you don't miss out on the two remaining specialty dances of the season.

We invite you to experience the beautiful Florida weather by

The CV Fund By Jean Dowling

It has been quite a feat trying to raise money in this economy. Although we had a little success reaching out to local businesses, the large corporations we hoped would be our main support completely rejected us. Sue Cohen worked hard to create a presentation for the companies we approached, but in this time of money problems, we received nothing. Lanny Howe spent many hours to reach out to local businesses, and we received some money but not nearly enough to start subsidizing needy residents. We also had a number of regular donors from the Village. The donors from this past year (2010) are listed below, and we extend our heartfelt thanks for all of the funds we received.

ming, tennis, shuffleboard, racquetball, petanque and bocce, we offer a fabulous Sailing program. Whether you are interested in learning to sail or if you already are a sailor who would like to spend some quiet time on the water, please stop by the sailing area and speak with our staff. We offer fully equipped Sunfish sailboats and expert training for novices, and also offer certification for those of you who are exa little less than \$7,000. After talking to the officers and some of

the other members of the fund,

we have decided to dispense the

funds and at least do some good

with it. As we cannot subsidize

on a regular basis, we will create

one-time grants of between \$100-

\$300 to help those who are the

grants, please write to CV Fund,

207 Salisbury I, West Palm Beach,

FL 33417. These funds are for a

one-time help and are for people

who really need help. The dead-

line to apply is December 31,

tions, we will interview and verify

need before the checks will be

issued. All applications are strictly

confidential, as is the interview.

as we know how much some of

This is a very hard thing to do,

After we receive the applica-

To apply for one of these

most needy.

2010.

taking advantage of our outdoor

venues. In addition to swim-

December 2010 THE UCO REPORTER

perienced sailors. Or for some really quiet relaxation, stop by Picnic Island where you will find new canopies, picnic tables and grills to use.

Page 9

We welcome the busy winter season ahead and hope you will frequent our Clubhouse, Fitness Center and pool facilities regularly. Our staff is ready to assist you with classes, shows, dances, movies and meetings. Enjoy this beautiful time of year and be well.

just not coming in large enough quantities.

If you need more help, please also call Phyllis Richland at UCO, as she has access to help in other areas such as Food Stamps.

Thank you to the following for their generous donations:

Berkshire F Ernest Dube Bobbie Miller Claude Gladu George Nathan Lucille Greenberg Judith Maisonneuve Letti Otterson Charles Otterson Helen Fisherman Anita and Leonard Feldman Edna Friedman Jack and Nizzie Morgulis Morris and Ester Gastwirth Irving Rikon Alvin and Evelyn May Joan Besson Olivia Shaffer and Diana Shain Joe Saponaro THANK ALL OF YOU WHO HELPED IN ANY WAY!!

Forty Member Chorus to Enrich Traditional Chanukah Program By Rebecca Schlam Lutto

Villagers will enjoy a specially enhanced Chanukah program this year at the Clubhouse Theater on Tuesday, December 7.

Cantor Irvin Bell, along with his 40-member Palm Beach Jew-

ish Chorus, will present a special holiday program. Cantor

Bell, whom many Villagers remember from his years as the cantor for Anshei Sholom in the Village, traditionally opens the season to Village-wide acclaim.

The playbill for the 2010-11 season is listed below. It will be the Yiddish Culture Group for

s e v e n years, from 1997 to 2004. Ms.



Shore spent last summer searching for new entertainers and lining up former acts that Villagers have loved and asked to see again.

The programs will begin promptly at 10 A.M. every Tuesday in the Clubhouse Auditorium. Village buses are timed for both the opening and closing of the programs. For information, please call 684-4867 or 697-3367.

At this date, we still only have you need help, but the money is

Don't Like to Fly? Blue Dolphin Casino Club New Year's Trip 8th year running

the 41st year that Yiddish Culture Group presents its gift of free entertainment to the Village. The group's other activities include: the Yiddish Culture Chorus; Yiddish classes; the Menke Katz Advanced Reading Group and Frank Handler's Jewish History class. Detailed listings of these activities can be found in this newspaper's Organization News section.

The Yiddish Culture Group's new president is Golda Shore, who succeeds Edith Sharon. Ms. Sharon will continue to lead the always popular Yiddish Vinkl and Golda will continue her Yiddish class. Many of you will remember her as the president of

The Yiddish Culture Group's 2010-2011 season programs: Dec. 7, Cantor Irvin Bell; Dec. 14, Village Songbirds; Dec. 21, Cantor Karen Braunstein; Dec. 28, Barry & Maxine Jaffe; Jan. 4, Miriam Schott, Norma Brown; Jan. 11, Marty Kaye; Jan. 18, Shelley Tenzer & Friends; Jan. 25, Troim & Frank Handler; Feb. 1, Cantor Joy Parks; Feb. 8, Meyer Zaremba; Feb. 15, Sherry Redler; Feb. 22, Poppy Duo; Mar. 1, Merry Minstrels; March 8, Century Village Orchestra; Mar. 15, Marsha Love & Leon Aronson; Mar. 22, Purim Chorus Concert, Yiddish

Culture Chorus; Mar. 29, Merry

Minstrels.

Biloxi/New Orleans \$439* ppdo - Dec 28-Jan 2 if booked by Nov 30, there is \$20 discount per couple Includes 6 casinos, 7 meals including a New Year's Eve dinner with champagne and \$50 in casino chip rebates * Includes hotel accomodations, round trip transportation, luggage handling and taxes Call:





(2008)

The ADA Amendments Act of 2008 (effective January 1, 2009) makes significant strides in regard to the change in interpretation of important defini-

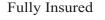
ADA Amendments Act tions relating to disabilities. These revised and enhanced definitions also effect the interpretation of the Fair Housing Act, which is of greater concern to residents and boards of Century Village as it relates to hous-

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ing and reasonable accommodations. A few Supreme Court decisions in the past decade have slowly eroded the protections for the disabled, which runs contrary to the original intention of Congress. These decisions were based on the Court's interpretation of who was considered "disabled," and was considered too restrictive and not in keeping with the spirit of the ADA. Since Florida Statutes mimic the Federal guidelines, let's start with statute.

Chapter 760.20-760.37 Florida Statutes is the Fair Housing Act. The term "handicap" used in Florida Statutes is equivalent to the term "disability" and therefore, the changes in the interpretation of what constitutes a disability through the ADA Amendments Act, also applies to handicapped persons. 760.22 (7) "Handicap" means:

(a) A person has a physical or mental impairment which sub-

MEDICAL CENTER

stantially limits one or more major life activities, or he or she has a record of having, or is regarded as having, such physical or mental impairment; or

(b) A person has a developmental disability as defined in s. 393.063

The "ADA Amendments Act of 2008" revises the definition of "disability" to more broadly encompass impairments that substantially limit a major life activity. The amended language also states that mitigating measures, including assistive devices, auxiliary aids, accommodations, medical therapies and supplies (other than eyeglasses and contact lenses) have no bearing in determining whether a disability qualifies under the law. Changes by the Act also clarify coverage of impairments that are episodic or in remission that substantially limit a major life activity when active, such as epilepsy or post traumatic stress disorder. This Act states that Congress rejects

the notion that to be substantially limited in performing a major life activity under the ADA "an individual must have an impairment that prevents or severely restricts the individual from doing activities that are of central importance to most people's daily lives" and conveys that the question of whether an individual's impairment is a disability under the ADA should not demand extensive analysis.

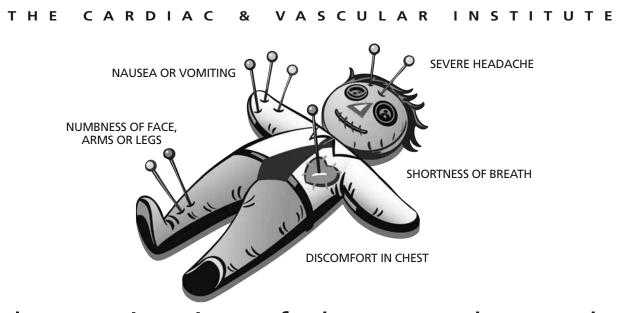
Under 760.23(9) F.S. it is unlawful to discriminate in housing based on a disability (among other protected classes) by:

(a) A refusal to permit, at the expense of the handicapped person, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the premises; or

(b) A refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling.

I am pleased to announce that the 12th Edition of the Condominium Concept by Peter M. Dunbar is now available on the bookstore shelves. For those with Internet access, you may find it on Amazon.com for the price of \$14.93. If you are already a member, or the order exceeds \$25.00, the shipping is free. Each association may wish to get two copies for the board in the event that they are not "members" (ordered before with an established account).





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- Trouble walking, dizziness, loss of balance, or coordination
- Severe headache with no known cause

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Community **Relations Ted Silverman**



Earlier this year, the Community Relations Committee of Dorothy Brier, Phyllis Frishberg, Kathy Guarnagia, Jackie Karlan, Eileen Pearlman, Lori Torres and I began planning this year's dessert buffet honoring our Century Village Centenarians.

We originally had a list of 12 centenarians, but by party time, October 28, 2010, the list was ten. Of these ten, Pauline Cheeger, Ceil Imberman, Regina Laskey, Abraham Moskowitz, Lillian Rubin, and Al Weiskopf did honor us with their presence. Government-elected officials who attended are noted in the Syd Kronish article on page one.

The beautiful floral decorations on our tables were once again donated by Home Depot and Flowers-to-Go donated the boutonnieres for our centenarians. The delicious sheet cakes were donated by Starz Bakery and TD Bank. A beautiful collection of 100 cupcakes in cake form was donated by Century Medical Care Center. Other cakes, desserts and goodies were donated by the following: Belante's Pizza & Pasta, Chick-Fil-A, China Wok, Comcast Cable TV, Cookies-In-Bloom, Corporate Caterers, Empire State Deli, Golden Corral Restaurant, Hong Kong Wok, Kings Buffet and Lutina Pizza.

Contributors H. Irwin Levy, builder of Century Village; Harry Friedman of Walgreen Pharmacies; Dr. Katz of Century Medical Center; and Steve Fiegez of TD Bank were also present.

Each centenarian received a birthday gift bag, which contained an 18-dollar gift card from H. Irwin Levy, 25-dollar gift card from Walgreens Pharmacy, plus discount coupons from Island Jack's Restaurant, Butterfields Diner, Bagels & More, Duffy's of West Palm Beach and Royal Palm Beach, Kerra & Co., Longhorn Steak House. Mr. T's Barber & Beauty Salon, Randy's Restaurant, Salon 27, and White Crescent Burgers. Our party was highly successful because of all the aforementioned, plus support received from Avis Blank, Century Village Real Estate. Community Transit, Marty & Patty Farber Real Estate, Masters Real Estate, Phyllis Richland, Susan

Wolfman of Remax Realty, Seacrest Services, Weiser Security, Winn-Dixie and W.P.R.F.

The Century Village Centenarian Dessert Buffet was enjoyed by all, and we are looking forward to next year's celebration.



A Poem by One of Our **Centenarians The Volunteer By Lillian Rubin**

Not everyone can be a really good volunteer.

To be one, one must have a heart that feels.

A hand that would readily help dry away someone's frustrating tear.

We must remember our dear old folks.

They too had a home, children, love and happy years;

The warmth of a smile, a touch of the hand and a good meal.

Thanks to you Volunteers who help make for the elderly a good deal.

That is the work of people with hearts, who understand and do their part.

O God, bring happiness into the lives of every dedicated Volunteer.

Submitted by Ken Graff



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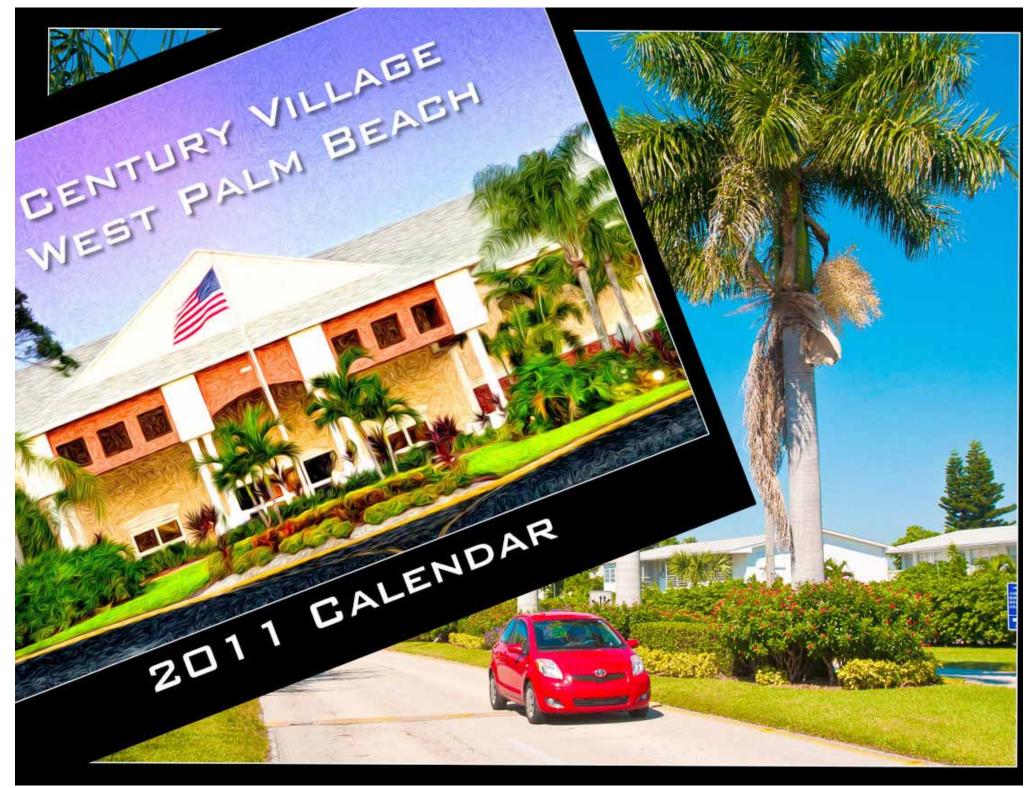
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Ken Graff, photographer for the UCO Reporter whose beautiful photos have shown up on the CV Blog and elsewhere, has put together a gorgeous full2011 Calendar of Century Village color calendar for 2011 with dar are frequently-used tele- ested, Ken has had a very

ery month of the year. On the back page of the calen-

dar are frequently-used tele phone numbers.

Having no idea how many residents would be inter-



limited number of calendars printed for 2011. There is no advertising on them except for the fact that Century Village looks like a very attractive place! The cost is \$7.00 each. They are obtainable at the UCO Reporter office (at the Camden Pool) during our normal working hours, from Monday through Friday between 9:00-noon; closed on holidays. Please bring a check; we are not equipped to handle cash or credit cards. Call the office first to be sure we have some calendars left, as this could become a very popular item and go fast. Just leafing through the pages of the calendar makes you feel proud to live in the Village. We think you will be impressed by the professionalism and beauty of Ken's photos and how they have been arranged (there are several shots on some pages). You may want a calendar for yourself and some to send to your friends up north. Real estate agents may want one for their of-

fice and possibly as good-

will gifts for those buying or renting properties in the Village.

If the calendar is the hit we think it might be, Ken may have a larger number of calendars printed for 2012, which might mean the price could come down a little in future years.

For further information, call Ken Graff at 623-9546 or the *UCO Reporter* during office hours: 683-9336.



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Beyond the Stage: Free pre-performance discussion by Julie Gilbert at 6:15 pm on February 1.

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Especially for Seniors: Tax Increases

by Barbara Samuells

Part One of this article, on Healthcare Decreases, appeared in the October Reporter. Part Two, on

pear in the November issue as announced. It is printed below.

We must now plan for *Tax Increases, did not ap-* even more of our savings

to be taken in taxes. Many accountants are taking the step of writing their clients about upcoming tax increases. As a CPA who has prepared taxes for 20 years, I would advise everyone to make an appointment with their tax preparer before the New Year.

changes in 2011, every-

one should plan to increase their withholding or their estimated tax payments early in 2011. That way they can avoid owing taxes plus penalties and interest on their 2011 tax returns.

Retirees with savings and investments will see the tax on capital gains increase and their tax on Because of the tax dividends increase hugely. Seniors and young

families' taxes will also increase because of the return of the marriage penalty and the rise in the tax brackets.

An additional 24 million Americans will be hit by the Alternative Minimum Tax, which limits their deductions and increases their tax.

Our children and grandchildren who received tax refunds in past years should be especially concerned. For example, a family with two children will lose \$1000 of their refund (pay \$1000 more in taxes) because they lose \$500 in tax credit for each child.

Also, families paying children's college expenses will lose most, if not all. of those tax benefits.

The tax increases are complex and everyone needs to plan ahead for less available income and to avoid problems with the IRS.

Be prepared for the tax increases and advise your children and grandchildren to do the same.

BE INFORMED AND BE AWARE!



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COMCAST Roll Out Schedule

This is the schedule for the unit owners to go to the Clubhouse to make an appointment with Comcast to have the new

This is the schedule for the DTA boxes installed.

We highly recommend that all unit owners in residence go through this exercise and acquire this box or two if they have the set top box on a current TV and have additional televisions.

Keep in mind that on Janu-

ary 26, 2010 most of the remaining analog channels will be converted to digital format. Only a very few local channels will be available.

If you have questions please come to or call the UCO office and ask to speak to the Cable chairman

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A Century Village Tragedy

By Jean Dowling

There are some people in Century Village who are still out of their homes because of a company that gutted many condos because of water leaks.

Some of these victims have been dislocated for a year or more. According to one of the insurance adjusters, the average claim against the insurance company by this company is \$60,000 per unit.

Their method of operation has been this: When they find out there has been a leak, they have either the association or the homeowner, or both, sign a contract agreeing that their company will handle everything: assessing the damage, engaging a mold specialist, dealing with the insurance companies involved, and making the necessary repairs. It sounds good, of course-just put everything in the hands of this wonderful company and pay only the deductibles on the insurances. Sad to say, this was recommended by some of the Village spokespersons.

What happened was this: As part of the signed contract, the unit owner or association gave this company the authority to collect directly from the association's or owner's insurance company. Upon getting the contract signed, this company, citing serious mold problems, had the resident vacate the apartment-in some cases with little or no warning, even in the middle of the night while they gutted the kitchen, the bathrooms, and much of the drywall elsewhere. In many cases, this was the last the owners saw of the company for quite some time. The charges to the insurance companies are said to have been as high as \$90,000 for the repairs to a unit.

By way of comparison, I

and residents—some in their in eighties and nineties—left high than dry for months without of their condo units being repaired, but many got bills from b this company for "further expenses."

About two years ago, Sue Cohen and I started working on this problem involving this company, trying to help the victims get back into their units. We have created research, met with political leaders, visited the State Attorney's office, collected data, created and run off forms, worked with government officials, held meetings, and brought the news media here. All of this has taken time and money ours! We have been determined to see these dislocated people back in their homes and are trying to find a way to reimburse those who have had huge outof-pocket expenses.

Progress is being made both by government officials and by an attorney who has graciously agreed to handle these claims on a contingency basis. A meeting was held about a month ago with the attorney and as many victims as I could reach. Hopefully another meeting will be scheduled soon. If you feel you have been victimized and would like to be among those we are trying to help, it is important that you contact Sue and me about it as soon as possible. My telephone number is 640-7606. The cost to you is zero.

I am very sorry to have to add this: It is a pity that some

people have seen fit to quarrel with what we have done, and now even lay claim to much of our work done before they ever came on the scene. It makes us question whether their goal is only the well-being of the victims. If Lee Hunt would like to share his videos of the victims' stories with the attorney, I'm sure it would help. If you know of someone who may have been victimized or there is any other information that you think will help, please call.

Unfortunately, as anxious as we are to fix the problem, everything takes time. Hopefully, we can all be back to easier days soon!



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had a major sewer pipe leak in my building resulting in mold in two units. Because I hired the contractors myself, my claim to the insurance company after all of the repairs were made was only \$7500. With a \$5000 deductible, it cost the insurance company only \$2500. Our insurance rates in the Village have gone up dramatically because of the many recent (non-hurricane) water damage claims. One can be sure that claims averaging \$60,000 a unit have also been a major factor.

But this was not all. Not only were walls ripped out that probably never needed to be, Walk-ins welcome or call for appointment • M-F 8am-5pm • Se habla español

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Vivian Carta-Sanchez Nurse Practitioner

Dr. Malli Kamireddy Cardiologist

Dr. Jeffrey Rubin Dr. Neurologist

Dr. Sandra Sanchez General Surgeon

Dr. Natalie Sohn Gynecologist

HEALTH LECTURES

Held every first Tuesday at 10:00 am and every 3rd Tuesday at 2:00 pm in the Main Clubhouse Classroom "C"

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Page 18 THE UCO REPORTER December 2010

Clubhouse Library By Dot Loewenstein

Thank you, first of all, to the UCO Reporter for printing our column each month. People do read it! We acquired three new volunteers as a result—thank you! One of my joys is creating an initialed bookmark for each volunteer. An incentive?

In addition, three phone calls came in, offering books to be donated, if only we could pick them up. No problem there. When we mentioned always needing Large Print, sure enough, we were begged to gather

the half dozen from C.L.'s house.

The jigsaw puzzlers are quite grateful for a place to sit quietly and concentrate on something other than any problems. Most of the chess players are observing our request for silence (OK, one was a bit noisy today, but quieted down when I simply called over with his name). A reader found it a good place to spend time while her spouse was at or-

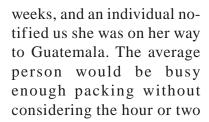
chestra rehearsal elsewhere in the clubhouse. Another table was in use by someone with a laptop, and I took a table for myself so I could attach those little sticky red labels to newly donated books. In the process, two more Large Print books ap-

peared magically.

Our library volunteers, old and new, deserve a tremend o u s thank-

you for the effort they put in to keep everything neat. Although I've been identifying the red labels with the surname initial of authors, today I was "one-upped" by a recruit that decided "MC" was a better identification than just plain old "M." Whoever you are, thank you!

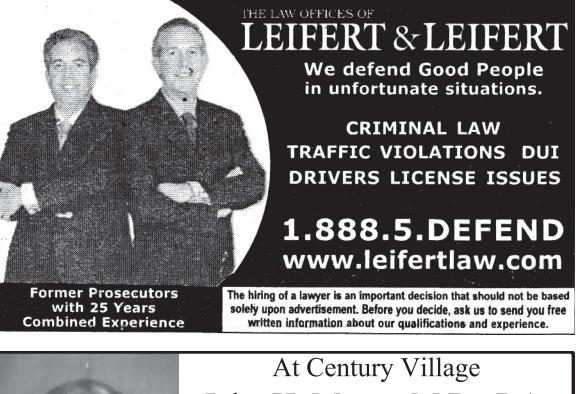
These workers really take their obligations seriously. A couple phoned recently to let me know they would be unable to come in for a few

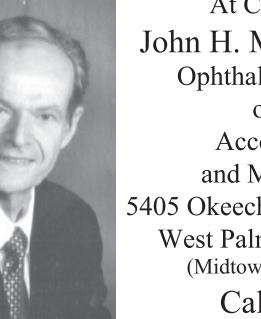


spent monthly in our library. We have a sign-in sheet, and many carry a pencil so they can circle their name to let me know they showed up. One in particular circled his

name three days in advance of being there—cute trick, H.W.!

We hope the Thanksgiving holiday was happy and healthy for everyone.





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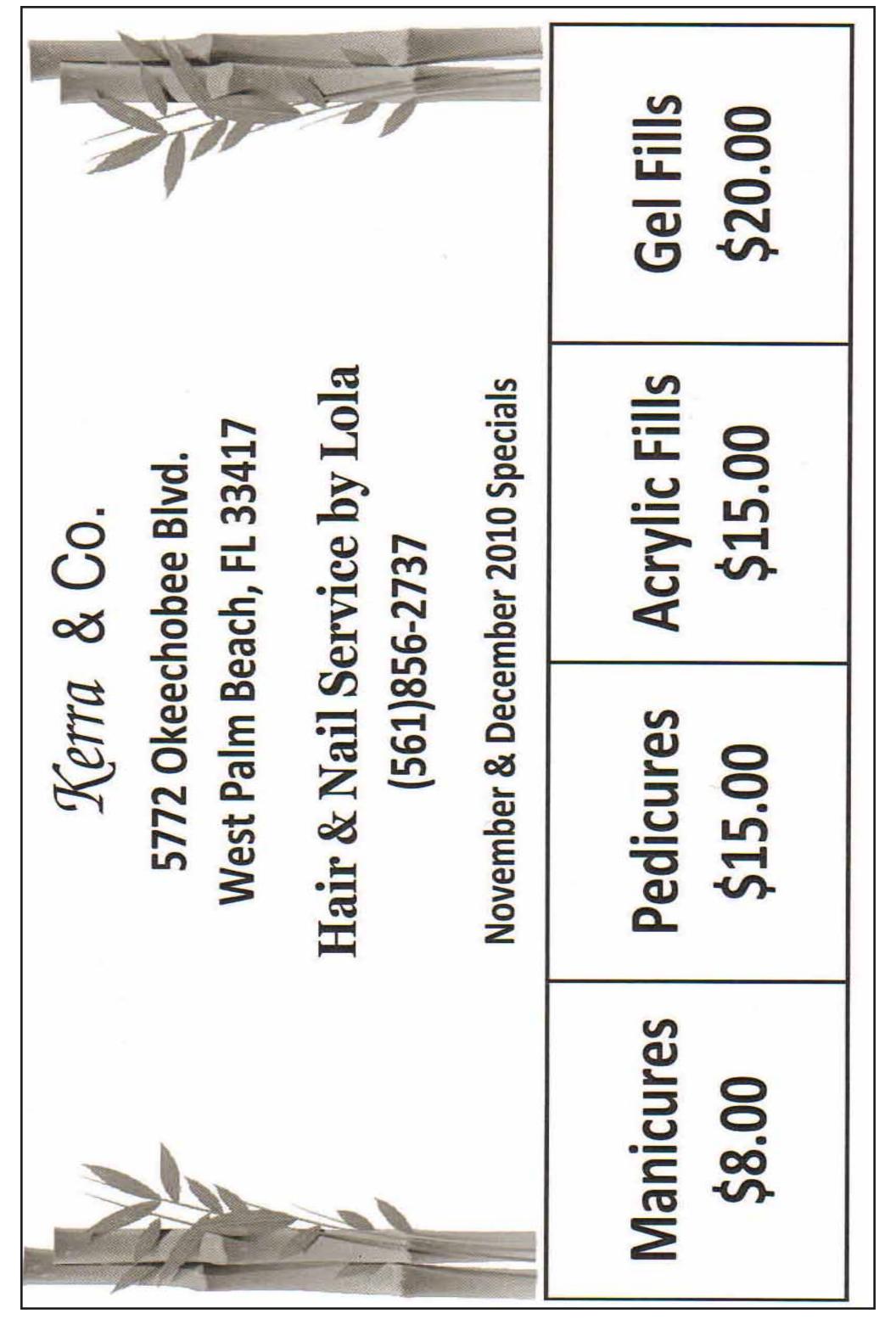
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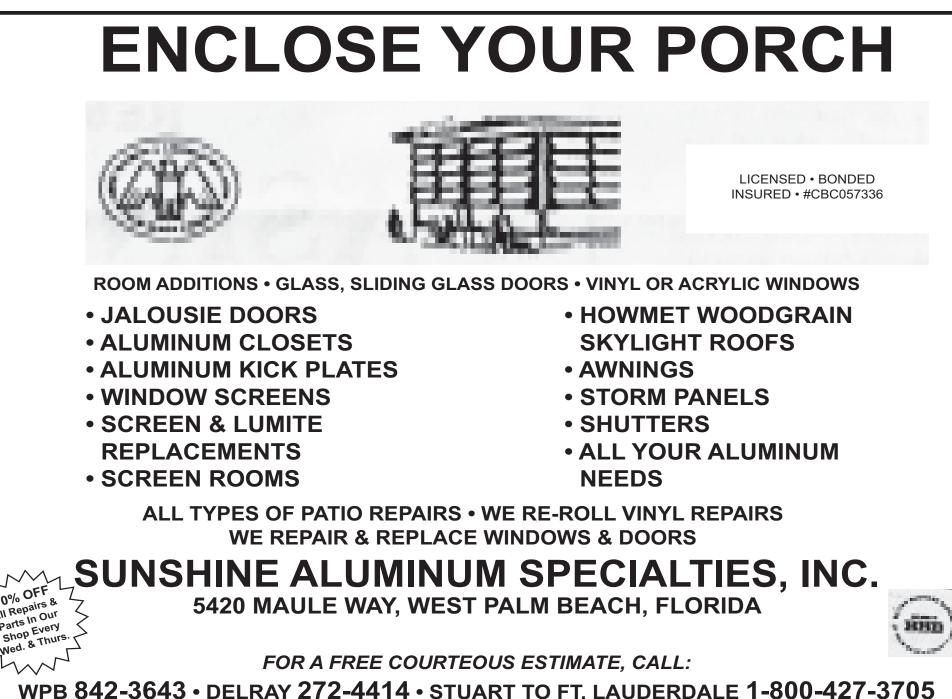
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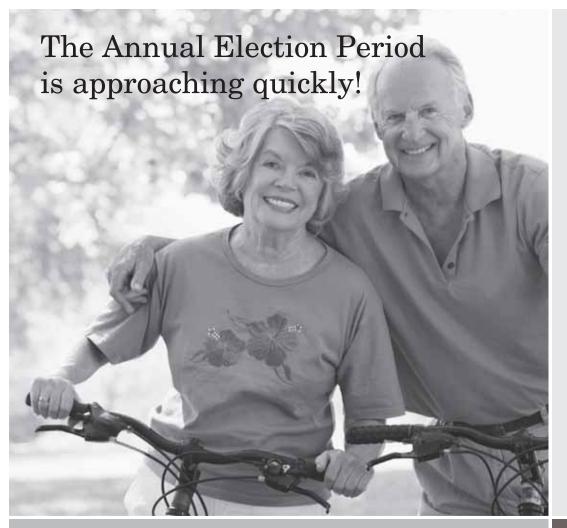
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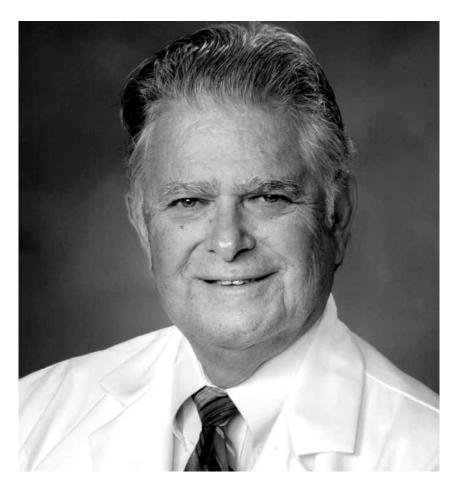
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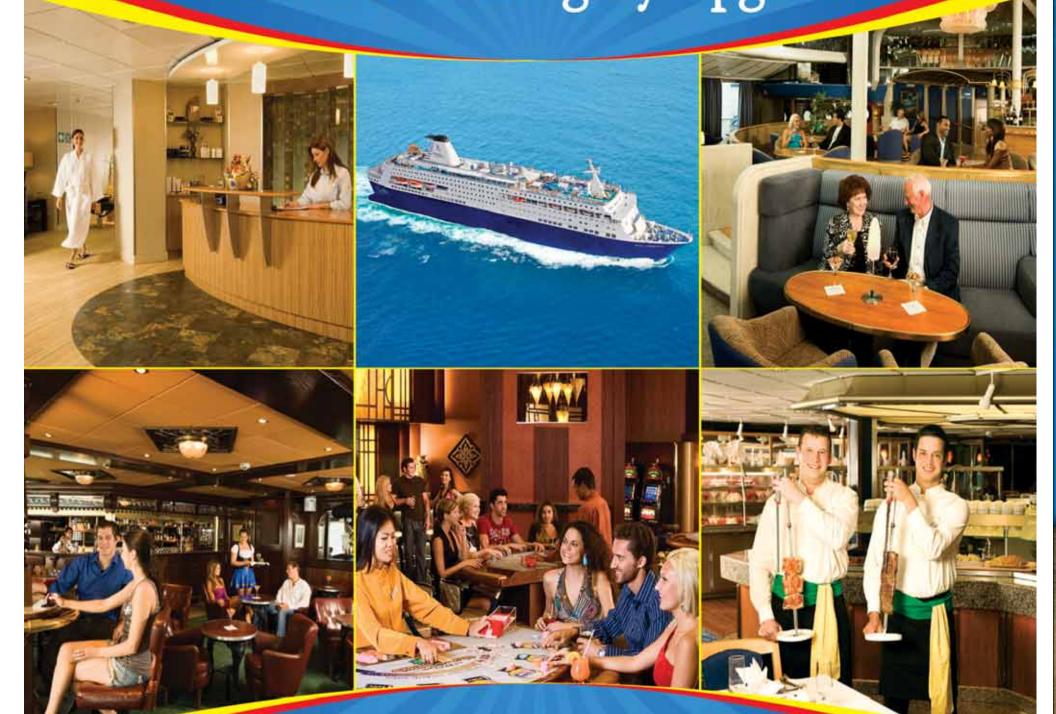
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<u> Upper Floor 1 BEDROOM / 1½ BATH</u>

SHEFFIELD M	Updated, great building	\$29,900
WINDSOD S I -	and the second Transformed and the	¢20 000

<u>Upper Corner 1 BEDROOM / 1¹/₂ BATH</u>

<u>Upper Floor 1 BEDROOM / 1 BATH</u>

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 floors, nu appliances, walk to pool \$14	,500

COVENTRY K PET FRIENDLY!!! 2/11/2 Cor., nicely updated, furn..... \$39,900

BERKSHIRE C 2/1¹/₂ Unbelievable!!! Pristine building, ceramic tile, updated on water, back patio for your enjoyment.......\$49,900

REMAX ANNUAL RENTALS!!

WELLINGTON E 1/1¹/₂ Beauty, stunning long lake vu's, nu kitchen cabinets and counter, new vanities & carpet, great price \$29,900

Must See!!! PLYMOUTH 2/2 Villa. Corner, across from	
pool in sought-after Plymouth. Tile, new kitchen, huge	
enclosed patio \$129,900)

TREATMENT IN THE CONVENIENCE OF YOUR HOME

WE BRING OUR OFFICE TO THE COMFORT OF YOUR HOME

A licensed podiatrist will bring sterile instruments, supplies and diagnostic equipment, including x-rays and vascular testing to your home. It is the identical treatment that you would get in the office, except you don't have to travel through traffic then search for a parking spot and you don't have to wait in a cramped waiting room!



CARING ABOUT OUR PATIENTS

In Home Podiatry offers comprehensive care of the foot. We utilize only state-of-the-art equipment and techniques to ensure safe and effective treatment. We also take the extra time to listen and explain, so that each and every patient feels comfortable.

VV

A COMPREHENSIVE APPROACH BY OUR HIGHLY SKILLED PODIATRISTS

In Home Podiatry uses a unique approach to foot care. This enables us to treat patients with a wide range of foot problems in the comfort of their home.

DIABETIC PODIATRY SERVICES

- Comprehensive Diabetic Foot Exam
- Diabetic Foot Care
- Diabetic Shoes and Foot Inserts
- Diabetic Wound Care

ROUTINE AND GENERAL FOOT CARE SERVICES

- Ingrown and Fungal Toenails
- Corns, Calluses and Skin Problems
- Special Shoes, Orthotics and Foot Inserts

FOOT PAIN

- Arthritis and Joint Pain
- Bunions and Hammer Toes
- Heel and Arch Pain
- Sprains, Lacerations and Injuries

WOUND CARE

- Diabetic Foot Ulcers
- Non-Healing Foot & Leg Wounds
- Venous Stasis Ulcers and Varicose Veins

HEALING WOUNDS AT HOME

We treat diabetic and non-diabetic foot and leg wounds. Our Certified Wound Specialist working directly with our podiatrist and your primary physician will design a wound care program for your specific needs. This type of team approach is proven to heal wounds faster.

MEET OUR PODIATRISTS

Steven M. Schein, DPM and Elisabeth S. Londoño, DPM. Our highly skilled Podiatrists have extensive podiatric training and experience.

INSURANCE

Medicare and most insurance plans accepted.

JUST CALL US! **1-800-IHP-7250** [1-800-447-7250] OR VISIT US AT WWW.INHOMEPODIATRY.COM





For Sale

Plymouth, 2/2, 1st fl, furn or unfurn, new AC, wtr htr, W/D, all new appls, lg porch encl, move-in cond, remod kit, baths. 310-7358

Wellington K, 2nd fl cnr unit, furn, must see. \$58,000 negot. 460-4207

Oxford 500, 1/1¹/₂ 2nd fl, W/D, encl patio, X-cond, bldg next to pool and party room. \$55,000. 615-9909

Oxford 300, 2/2, 1st fl, wtrvw, new AC, tile fls. \$55,000. 615-9909

Chatham T, $1/1\frac{1}{2}$ condo, 1st fl on lake, totally decorated, new baths, new apps, new wtr htr, new tile throughout. Must see!! 712-8720

Waltham D nr Clubhouse, furn, 1/1, 2nd fl, wd fls, fans, AC. Sale \$17,000; rent \$550. 242-1261

1 BR, 1 ba, fully furn in X-cond, all tiled, new refrig, new stove, 2 AC units, on the wtr, 1st fl, immed occ, sea or ann. 478-4784

Northampton B, 1¹/₂, 2nd fl, furn, wtrvw, handy to all the Village offers. 683-1540

2/2 part furn condo, gr fl encl porch and pvt outdoor patio on lk, active CH, multi pools, tennis, boating, shuffleboard, etc., many classes and clubs, free movies and bus service in and out of comm, state of the art gym and resistance pool, billiards, cards and mahjong. Only \$750/mo on 1 yr lease. Close to door pkg in 24 hr sec (over 55 comm). 615-9949

Kingswood A, 1/1 AC gr fl apt, walk to CH, newly renov and comp furn, encl patio, all rooms have fans, just bring your food and clothing. 688-8151

Waltham D, lg cnr unit, 1 BR, 1½ bath, CA, unfurn. \$525/mo yearly, \$1,000/ sea furn. 805-965-2540

Sheffield I, 2/1¹/₂, gr fl right cnr, remod, furn, HDTV, Baldw tile, nr gym & pool. \$5,000 pact r for any 4 mos of your Welbi choosing for the 2010-11 comp, sea. Info & pics at http:// 98b.spaces.live.com/) con-

tact email: svsummerwind@hotmail.com phone: 452-8863

2 BR 1 ba, beautifully furn, nr CH, Haverhill, nonsmoker. \$1,000/mo sea rent; \$600/mo ann rent. 305-986-8313

Waltham D, cozy 1 BR 1 ba, gr apt, great loc, walk to main CH. Furn \$500/ mo; unfurn \$525/mo; sea \$1,000/mo. Short leases avail. 536-8488

Moving, last few weeks: antiques — Lenox, Wedgwood; Murano glass, African art, mirrors, small tables, misc stuff. From \$1 up; some things free. 640-5443

Contents of entire apt: kit, LR, BR, terr, perf cond! 683-9310

Howard/Baldwin spinet bench, \$300 OBO. Walnut wood finish. 827-0100

Older piano, small upright Hamilton by Baldwin, \$175 OBO; compact refrigerator, "Haier-Welbilt," new cond, freez comp, new \$179, selling at \$65. 536-8488

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Stat	te D)eli	and Caterers		
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Nova White Fish Sable Kippered Salmon Party Platters	• Corn • Pas • Br Als Sliced Meats	d Rye Bread ed Beef trami isket so by the Pound ch More	 Chicken Stuffed Cabbage Hungarian Goulash Lamb Shank Broiled Salmon Knockwurst And Much More 		
Homemade Soups	Spec	ialties	Fresh Salads		
 Matzo Ball Chicken Noodle Mushroom Barley Cabbage Split Pea 	 Kasha & Stuffe Noodle Potato Salmon Chicken 	ishes & Bowties d Derma Pudding Pancakes Croquettes Croquettes ach More	 Tuna Salad Shrimp Salad Traditional Chicken Dill Chicken Salad Chopped Liver Potato Salad Cole Slaw And Much More 		
561-296-	5333	FREE	Cup of Soup		
Emporium Sh 4595 Okeechob	ee Blvd.	Must Pre	Deli Sandwich esent This Coupon		
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Lake Worth	Poinciana Place – 9 Buildings
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	Lakes of Delray – 20 Buildings
Boca Raton	Century Village – 30 Buildings
Deerfield Beach	Century Village – 5 Buildings

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Security

By Frank Cornish

The past month of October, we had 20,321 entries into Century Village and 471 denied entries. Also, we had 11 broken Gate Arms in total between both Gate Houses. The Season is now upon us and in full swing.

Times are changing in Century 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 entry into Century Village without delay or confrontation with our Security Officers. This past month of October, again we had a few incidents which got out of control and the Sheriffs had to be called in to deal with the issue.

These past months, Security is dealing with more "Disorderly Incidents" than ever before. This

Kurt's Opinions by Kurt Weiss **Kristallnacht**

Let me tell you: It doesn't sound any less ominous in English ----"Crystal Night." Those among you who had the ill fortune of living anywhere within Germany and Austria, like myself, has to come to the conclusion that this was the harbinger of worse things to come.

The explanation by the Germans of these "spontaneous" acts was that they were outraged when one of their consulate staff in Paris was killed by a French Jew. So, on November 9 and 10, the S.S. and S.A., helped by Hitler Youth and others, decided to get revenge for that "dastardly" act.

"Spontaneous"? No way. This series of attacks on Jews, killing hundreds, sending thousands into concentration camps, the destruction of hundreds of businesses belonging to Jews and burning of countless synagogues, was well-planned and carried out with German efficiency. Countries like the U.S., Great Britain, France and many others observed the goings-on within the German Reich with disgust — and did nothing!

all stems from Residents and Renters not following the proper procedures of Century Village to allow guests into the Village. Security would like to remind all Residents and Renters without a landline they must either come down to either Gate House with their CV ID and log their guest in that way or make some kind of arrangement with their neighbor or association.

We at the Security Committee would like to remind the Residents that Security isn't allowed to take any information over the phone as per the Post Orders of CV. Also, if they want to use their cell phone to call in a guest, they must get the permission of their association in writing and brought to UCO. Also, to all associations, our Security Officers are not Police Officers, therefore they've no powers of arrest. Security's prime functions are: access control, moderate mediation and checking on the elderly.

Night happenings was that the Nazis wanted to "encourage" the Jews to leave the Reich. Cute. There was hardly a country, including the United States, ready to absorb - and help save - German Jews.

Many thought that November 9-10 was an aberration by some hateful anti-Semites and not the true character of the German people.

After all — how can a people who created giants in music, the arts and in literature deteriorate into a band of murderers, responsible later for the Holocaust and millions of war dead?

They all learned the truth later. For myself, all I can do is accept what I could not, and cannot change-the Kristallnacht, the Holocaust and the murder of my late parents and most of our families — and fight anything and everything which looks as though it might develop into anything close to what I experienced in Vienna on November 10.

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To this day, I would not think of buying a German car. Someone's grandfather among those who manufactured that car may well have been among those who participated in Crys-An explanation of the Crystal tal Night or in the Holocaust.

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For Appointments Call 689-0303 Medicare and Most Insurance Plans Accepted House Calls Are Available

Page 32 THE UCO REPORTER December 2010

A Tell-Tale Sign

Have you ever noticed the small pipes at near-ground level extending out from the sides of some of our buildings? They are a good thing to keep an eye on. These pipes, about an inch in diameter and four inches long, carry off water from two things: central air-conditioning air handlers and hot water tank overflow pans. If you find water coming out of one of these pipes in a fairly steady stream (as opposed to merely dripping), it is an almost sure sign there is a water-leak problem that should be dealt with right away.

If the water is cold, it could

be coming from either the overflow pan under a central airconditioner's air handler or a water heater. (There are circumstances when the water heater overflow could be cold.) If the water is hot, it is in all probability coming from the overflow pan under a hot water heater. Don't let time go by. Immediately check the apartments that could be the source of the leak. You may save a costly water damage problem from occurring.

When you find the culprit, if it is an air handler, shut off the air-conditioner breaker at the electrical panel. The owner should call the air-conditioning repair company. If it is a hot water heater, shut off the water supply to the heater (you may have to shut off the water supply to the entire apartment to do this). The owner should then call a plumber.

Stay In Touch Watch Chanel 63

Your Channel 63 Team has modified the way Channel 63 displays all information.

We are currently running all information within a 25 minute schedule that repeats all day.

This includes the Village Report, The Happenings, All Classes available currently, all Clubs/Organizations, UCO meetings and all public service announcements.

Please take time to view this NEW approach and then give us your critique.

All suggestions will be reviewed and we hope to implement any new recommendations that we receive from you.

Thanks for your participation.

Your Channel 63 Team

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.

Wills and Probate

- Revocable Living Trusts
- Durable Powers of Attorney
- Healthcare Powers of Attorney
- Living Wills
- Personal Injury
- Real Estate Closings
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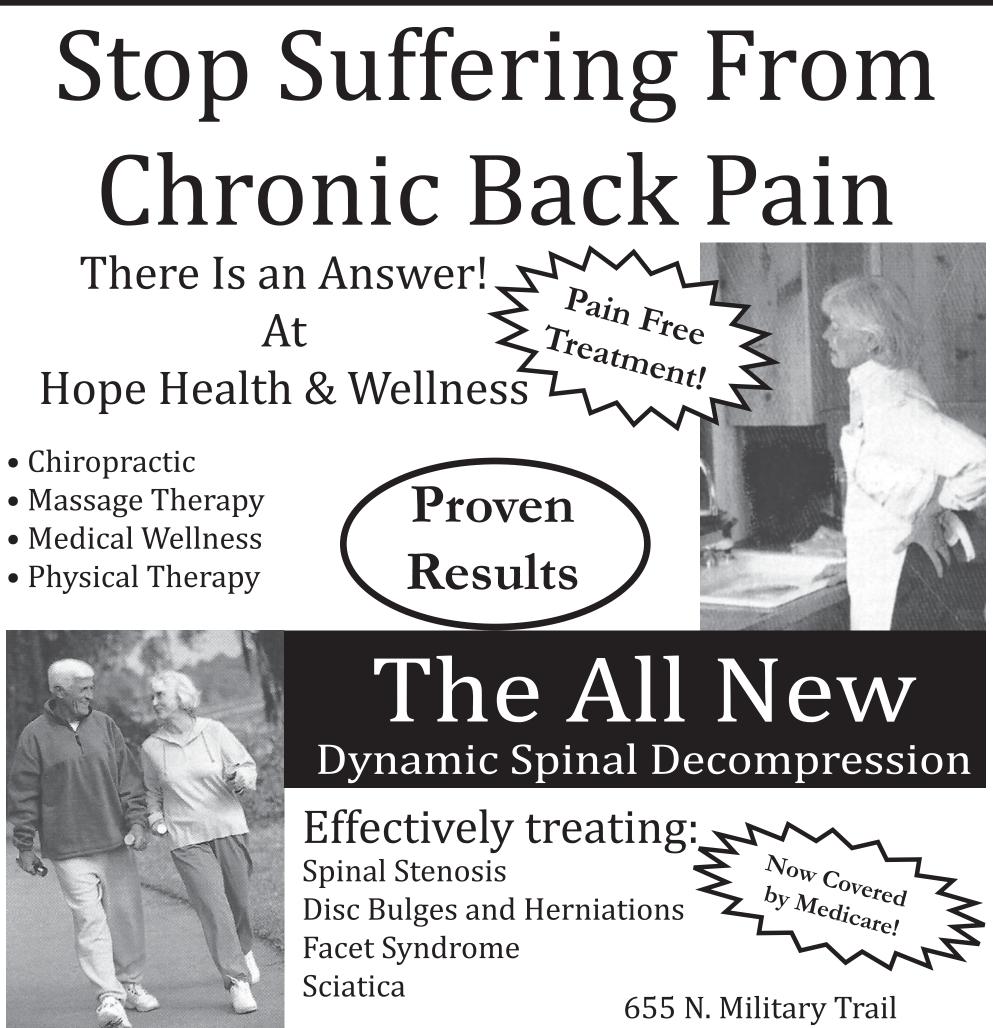
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UPPER FLOOR CORNER, 1 BED, 1.5/2 BATH

GOLFS EDGE H	UGRDS TO INC. PERGO FLS, BEAUTI, LIFT AVAIL, NR EG & CH 4	6,900
NORWICH O		4,500
NORWICH K	PET FRIENDLY, NR EG, UNFURN, UGRDS GALORE, 24 HOUR SEC	7,000
ANDOVER M	WTRVW, RENTABLE, FURN, CPTED, CDS, 24 HOUR SEC 1	8,000
SUSSEX B	FURN, CPT, RENTABLE, NEW HTR & FRIDGE, A/C, 24 HOUR SEC 4	5,000
DORCHESTER D .		0,000

GROUND FLOOR CORNER, 1 BED, 1.5/2 BATH

WINDSOR L	
WINDSOR F	FULLY FURN, CA, CPT, DW, RENTABLE, 24 HOUR SEC
NORWICH O	FURN, PET FRIENDLY, CA, LOTS OF LIGHT, NR EG
	FURN, CPT, NEW PATIO, NR POOL, GARDEN VIEW, 24 HOUR SEC 18,000
	45,000 UNFURN, CT, UGRDS, NR WG, 24 HOUR SEC
NORWICH M	FURN OR UNFURN, CPTING, NREG, 24 HOUR SEC
NORWICH O	UNFURN, CT, NR EG, 24 HOUR SEC, CH & FIT CTR 40,000
SUSSEX A	
SHEFFIELD M	SWEET AND COZY, NR HASTINGS FIT CTR, 24 HOUR SEC, ACTIVE COMM 20,000
WINDSOR M	FURN, CA, GARDEN VIEW, RENT TO OWN, 24 HOUR SEC
ANDOVER E	CT, RENTABLE, DRIVE RIGHT UP, CA, 24 HOUR SEC

GROUND FLOOR, 1 BED, 1.5 BATH

DOVER B	FURN, WTR VW, DRIV	E RIGHT UP TO, LO	TS OF LIGHT, NR EC	G & CH 34,900
NORTHAMPTON S TI	LE, NEWER APPS, 2 A/C	UNITS, RENTABL BI	LDG, NEW FRIDGE	& WTR HTR . 22,500
KENT L	UNFURN, NEW CPT, G	ARDEN VIEW, MOV	E-IN READY, TRANS	AVAIL 10,000
CAMDEN E	FURN, CPT, CERAMIC	; TILE, STALL SHWR	R, 2 A/C UNITS, 24 H	R SEC 19,000
COVENTRY L	PARTLY FURN, CPTING	S, SHOWER STALL, 2	2 A/C UNITS, NEWE	R APPS 18,000
DOVER A	ENCLOSED PATIO, TENA	NT IN PLACE, WTR	VIEW, ACTIVE CH 8	FIT CTR 60,000
DOVER A CP	T, HURRICANE SHUTTEF	RS, LINOLEUM, FUR	N, 24 HOUR SEC, T	RANS AVAIL 38,000
CAMDEN E	FURN, WTR VIEW, N	IR POOL, RENTABLI	E, ACTIVE CH & FIT	CTR 25,000

UPPER FLOOR, 1 BED, 1.5/2 BATH

NORWICH B NEW BATHS, GDN VW, RENTABL BLDG, FURN, 24 HR SEC 18,500
SHEFFIELD M
HASTINGS FFURN, CPTING, NEWER APPS, NEW BR VANITY, NEW TV, 24 HOUR SEC 10,900
CAMBRIDGE F
SHEFFIELD OBEAUTI CUST WALL UNIT EXTNDS WALL 2 WALL, 2 AC UNITS, FURN, RENTBL . 12,000
GOLFS EDGE G
CHATHAM NCT THRUOUT, ENCLOSED REAR PATIO, NEWER A/C AND WTR HTR
SHEFFIELD A BEAUTY, WTRVIEW, NR FIT CTR, RENTABLE, CH, 24 HR SEC
HASTINGS I
DOVER B
GREENBRIER A UNFURN, NEW FRIDGE, GOLF VIEW, 24 HOUR SEC, ACTIVE CH & FIT CTR 35,000
WINDSOR GNR WG, FURN, EASY ACCESS, 24 HOUR SEC, ACTIVE CH & FIT CTR 15,000
SOUTHAMPTON A UNFURN, CA, CPT/TILE, 24 HOUR SEC, ACTIVE CLBHSE & FIT CT
NORWICH J
DOVER ABEAUTI CONDO, CT WITH SPECTACULAR WTR VIEW, FURN, FREE LAUNDRY . 49,900
GOLFS EDGE GBEST BUY AROUND, NR CH & EG, FURN, 24 HOUR SEC
SHEFFIELD LLOVELY CONDO, NR HASTINGS FIT CTR, LOTS OF LIGHT, FURN, 24 HR SEC 15,000
CHATHAM GFURN, WTRVIEW, CPT & CT, 24 HOUR SEC, FIT CTR
SOUTHAMPTON B . NEW CPTING, ELEVATOR IN BUILDING, ENCLOSED PATIO, 24 HOUR SEC 31,000
DORCHESTER C
DOVER CWTRVIEW, NEW CABS, FURNITURE NEGOTI, ACTIVE CH & FIT CTR 45,000
SOUTHAMPTON B FURN, CPT, CA, FIT CTR, 24 HOUR SEC, FIT CTR 14,000
GREENBRIER AABSOLUTELY GORGEOUS, UNFURN, ACTIVE CH & FIT CTR, 24 HR SEC 69,900
WELLINGTON F FURN, WTRVIEW, ELEVATOR IN BUILDING, 24 HOUR SEC, CH & FITNESS 35,000
GREENBRIER B . UNFURN, POOL, HAS OWN DEVELOPMENT, NR ELEV & LAUND, 24 HOUR SEC 73,000

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BEDFOR) F CE	NT A/C. CNR UNIT. F	URN W/CPT, NR POO	L. MANNED GATE	12,800
			HOUR SEC NR WEST		
			IURR SHTRS, WALK-I		
	,	, , ,	& CPT, WARM & COZ	,	,
		, , ,	JRN, CT, MOVE RIGH	,	,
		,	N, CPT, 24 HOUR SE	,	,
		,	OF UGRDS, NR GATE	,	,
		, ,	EN W/ PATIO, NR WG	,	,
		,	E BLDG, 24 HOUR SE	,	,
			DING, VERY CLEAN,	·	,
		,	S AVAILABLE, ACTIVE	, ,	,
		,	DWOOD FLOORS, AC		,
		, ,	DGE AND DW, ACTIVE		,
		'	E BUILDING, ACTIVE	,	,
			TER 1 YEAR, ACTIVE		
		, ,	PS, REDONÉ, ACTIVE		,
		, ,	R HTR, LOVELY UNIT,		,
		'	, NEW APPS, CT, ACT		,

UPPER FLOOR CORNER, 2 BED, 1.5/2 BATH

ANDOVER D	
HASTINGS F	FURN, NR FIT CTR, OUTSIDE CNR, WELL TAKEN CARE OF
WINDSOR E	
WALTHAM A	RENTABLE, NEW KITCHEN, CT AND CPT, FURN OR UNFURN
WELLINGTON B	
SHEFFIELD D	WTRVW, WOOD FLS, UGRDS, MIRRORED WALL IN LR, FURN
SALISBURY G	ALL NEW FROM CEILING TO FLOOR, HURR SHUTTERS. CPT, CT, CA
SHEFFIELD E	UNFURN CT, CA, REDONE KITCHEN AND BATHS, 24 HR SEC
SHEFFIELD C	CT AND PERGO FLOORING, FURN, WTR VIEW, 24 HOUR SEC
ANDOVER G	
KENT B	UNFURN, WTR VIEW, NEEDS TLC, 24 HOUR SEC, ACTIVE CH
CAMBRIDGE H	.STUNNING! FURN, NEW HURRICANE WINDOWS, 24 HOUR SEC, ACTIVE CH 58,900
WALTHAM A	FURN, RENTABLE BUILDING, NR AMENITIES! 24 HOUR SEC, ACTIVE CH 68,000
NORWICH L	FURN, RENTABLE BUILDING, GREAT LOCATION, 24 HOUR SEC, ACTIVE CH 69,000
SHEFFIELD O	CT, GARDEN VIEW, LOVELY UNIT, 24 HOUR SEC, ACTIVE CH & FITNESS CTR . 60,000

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	W/D/D/W, FULLY FURN, ELEV, CERAMIC TILE	85 000
	HER AND DRYER IN UNIT!! UNFURN,1ST FLR CORNE	,
,	JRN, CPT AND TILE, 24 HOUR SEC, MANNED GATE,	, ,
		,
WELLINGTON F HIGH RISE WITH	ELEV!TILE AND CPT WITH A FANTASTIC WTRVW, 24	HR SEC . 49,500
NORTHAMPTON DWTRVIEW, FU	URN, CPT AND TILE, SHOWER STALL, NR POOL ANE) WG 33,500
DORCHESTER H WTRVIEW, ENC	CLOSED PATIO, NEW MASTER BATH, CA, NEEDAS C	PTING 32,000
WALTHAM E UNFURN, E	BAMBOO FLG AND NEW KIT, 24 HOUR SEC, ACTIVE	CH 59,900
CAMBRIDGE HCPT, C	CA, UNFURN, 24 HOUR SEC, ACTIVE CH & FIT CTR	
CANTERBURY KFURN, C	T, GARDEN VIEW, OUTSIDE CORNER, 24 HOUR SEC	
NORWICH LFURN, CT, RE	ENTABLE BUILDING, 24 HOUR SEC, ACTIVE CH & FIT	CTR 40,000
SOMERSET D FURN, CI	T, WTR VIEW, REDONE, 24 HOUR SEC, FITNESS CTF	₹65,000
KENT D NEW EVERYTHIN	NG, TENANT IN PLACE, 24 HOUR SEC, ACTIVE CH &	FIT CTR . 75,000

UPPER FLOOR, 2 BED 1.5/2 BATH

GROUND FLOOR, 1 BED, 1 BATH

NORWICH I GDNVW, UNFURN, CPT, 24 HR	SEC, MANNED GATE, POOL 13,000
HASTINGS FUNFURN, NR FIT CTR W/POOL, L	OTS OF UGRDS, 24 HOUR SEC11,900
CAMDEN B WTR VIEW, CT, FURN, 24 HOUF	R SEC, ACTIVE CH & FIT CTR 16,500
WINDSOR R BEAUTIFUL, UPGRADED CONDO, NR P	POOL AND WG, ACTIVE CH & FIT CTR 15,000
SUSSEX A GARDEN VIEW, 24 HOUR SEC, ACTIV	/E CH & FIT CTR, COMM LAUNDRY 15,000
CAMDEN MCT, UGRDS, DRIVE UP TO, BLDG HAS C	DWN POOL, FURN NEGO., 24 HR SEC 25,000
ANDOVER FFURNISHED, RENTABLE BLDG	, NEWER APPS, ENCL PATIO 14,000
KENT CFURN, WTRVIEW, CT, UPDATED BA	TH, 24 HOUR SEC, FITNESS CTR 15,000
ANDOVER E FURN, CPT, CT, GARDEN VIE	EW, ACTIVE CH & FIT CTR 15,000
NORTHAMPTON S BEAUTIFUL UNIT, CT, UGRDS G/	
CANTERBURY HWOW! 50 INCH TV, CT, MUST SEE, ACT	
SUSSEX GUNFURN, CPT AND CT, NEW PAIN	IT, NEW FRIDGE, 24 HOUR SEC 16,500

SHEFFIELD A
DOVER BCAC CLOSE TO EG, HURRICANE SHUTTERS, GREAT VIEW, 24 HOUR SEC 54,000
SHEFFIELD DCA CONDITIONING, 24 HOUR SEC, ACTIVE CH AND FIT CTR
SOMERSET K CAC, ENCL PORCH, WTRVW, LIFT. FURN, DW & NEWER APPS! 24 HR SEC 49,900
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HASTINGS ICT AND CPT, REMOD KIT & BATH, STEPS FROM POOL, 24 HOUR SEC 35,000
CHATHAM K FURN, NEWER APPS, CT, 24 HOUR SEC, ACTIVE CLUBHSE & FIT CTR 35,000
WELLINGTON J MORT, TRANS. AVAIL, 24 HOUR SEC., ACTIVE CH & FIT CTR 150,000
SUSSEX E UNFURN, UGRDS, CT, 24 HOUR SEC, ACTIVE CH & FIT CTR

GROUND FLOOR, 2 BED, 1.5/2 BATH

HASTINGS C	FURN, NR HASTINGS FIT CTR, UGRDS, CLOSE TO PARKING	
NORWICH G	UNFURN, CT, NR CH & EG, UGRDS, SHORT SALE!	
COVENTRY G	HANDYMAN SPECIAL, 24 HOUR SEC, ACTIVE CH & FIT CTR	25,000
BEDFORD I	UNFURN, CT, CA, GARDEN VIEW, 24 HOUR SEC	49,000
NORWICH I	PARTLY FURN, CPT, NR EG, TRANS AVAILABLE, 24 HR SEC	20,000
CHATHAM D	UNFURN, CT, WTR VIEW, RENTABLE BUILDING, 24 HR SEC	58,000
SOMERSET K	WTRVIEW, NR FIT CTR, ACTIVE CH, CT, HANDICAPPED ACCESS .	49,000
COVENTRY C	UNFURN, CT, TRANS, UGRDS GALORE, 24 HOUR SEC	40,000

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<u>ltems Always Available</u>

Entrees -Served with Salad & Roll Meatball Parmesan with Pasta Eggplant Parmesan with Pasta Chicken Parmesan with Pasta

Entrée Salads -\$7.00

a Garden Salad w/ Tomato Cucumber & Black Olives Chef Salad: Boars Head Ham, Turkey, Provolone or

Garden Salad w/ Tomato Cucumber & Black Olives White Albacore Tuna Salad : Tuna Salad on a

10" SUBS- \$7.75

Beef with lettuce, tomato & mayo Bronx Bomber: Boars Head Ham, Turkey& Roast

basil, oil & vinegar Cappicola & Provolone Cheese with lettuce, tomato, Italian Sub: Boars Head Pepperoni, Salami,

Tuna Sub: White Albacore Tuna mixed with light mayo, lettuce, tomato

Bacon, lettuce, tomato & mayo Turkey Sub: Boars Head Turkey, Provolone Cheese

Pastrami Sub: Boars Head Pastrami, Swiss Cheese Deli Mustard and Pickles

lettuce, tomato & mayo Pepperoni, Capicolla, Bacon, Provolone Cheese, The Godfather : Steak, Boars Head Salami,

Philly Cheese Steak: Steak, Cheese & Onions

*You may Substitute Vegetable of the Day for the Starch on Entrees

www.rinaldisdehofwpb.com		Sandwich Purchase 7AM—10:30AM		Daily Breakfast Special: FREE Coffee or Home Fry with Breakfast	REE Coffee or H	akfast Special: F	Daily Bre	
& Salon 27 info@rinaldisdeli.com		Stuffed Peppers w/ Rice	Homemade Meatloaf Mashed Potatoes &Gravy	Swedish Meatballs w/ Pasta	Shepherd Pie	Roast Beef w/ Roasted Potato & Carrots	Closed	
Located Beside Guitar Center		3 1	3 0	29	28	27	26	
UPON REQUEST 5029A Okeechobee	Closed	Koast Turkey w/ Stuffing, Potato, Cranberry Sauce	Corned Beel w/ Cabbage and Potatoes	BBQ Chicken with Vegetable Rice Pilaf	Homemade Baked Ziti	Chicken Teriyaki w/ Rice & Vegetables	Closed	
FULL MENU AVAILABLE	2 5	24	23	22	- 21	2 0	19	se,
Denvery Daily Or Pick Up At Rinaldi's	1 8 Salisbury Steak w/ Mashed Pots	1 / It. Sausage, Peppers Onions w/ Rice	1 () Stuffed Peppers w/ Rice	1 5 Roasted Chicken w/ Mashed Potatoes	1 4 Swedish Meatballs w/ Pasta	ر ا Shepherd Pie	Closed	se,
<u>FREE</u> w/ Meal Purchase	with Vegetable Rice Pilaf		Mashed Potatoes & Gravy	Roasted Potato & Carrots	& Vegetables	Potatoes		
Protein, Starch, Roll w/ Butter Garden Salad	1 1 BBQ Chicken	1 () Homemade	9 Homemade Meatloaf with	8 Roast Beef w/	7 Chicken Teriyaki w/ Rice	6 Corned Beef w/ Cabbage and	5 Closed	st
Credit Cards or Cash	Steak w/ Mashed Pots	Peppers w/ Rice	Chicken w/ Potatoes	Peppers Onions w/ Rice				
<u>in Advance</u> \$7.99 Per Meal	4 Salisbury	3 Stuffed	2 Roasted	1 It. Sausage,			-	es on
Please Order	SATURDAY	FRIDAY	THURSDAY	WEDNESDAY	TUESDAY	MONDAY	SUNDAY	
561-471-7737		t & Eat	Just Heat	R To You.	Deliver Dinner	WE DE		
December Menu	Go	5	BLS	Sinn	S S	aldi	Rin	

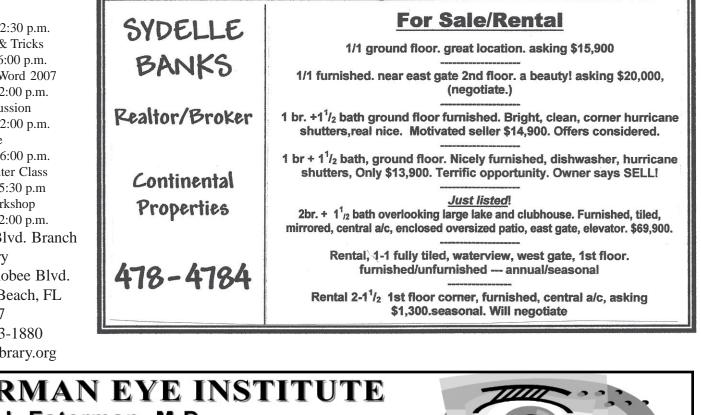
Book a Librarian at Okeechobee **Boulevard Branch**

Exactly what the headline says! Throughout the upcoming months, patrons will be able to "book" a librarian for a 30-minute, one-on-one session. Librarians can help with any information need, from general interest search tips to specific things like email attachments and Facebook. Appointments can be made at the Information Desk; get complete answers to your questions and get undivided attention that fits your schedule.

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!

December Programs: Weekdays in December Book a Librarian Thu, Dec. 2, 2:00 p.m. Movie Mon, Dec. 6, 2:30 p.m. Introductory Internet Mon, Dec. 6, 6:00 p.m. Creole Computer Class Tue, Dec. 7, 14, 21, and 28, 1:00 p.m. English Exchange Thu, Dec. 9, 2:30 p.m. Mousing Around

Mon, Dec. 13, 2:30 p.m. Internet Tips & Tricks Tue, Dec. 14, 6:00 p.m. Beginning MS Word 2007 Wed, Dec. 15, 2:00 p.m. **Book Discussion** Mon, Dec. 20, 2:00 p.m. Movie Mon, Dec. 20, 6:00 p.m. Creole Computer Class Tue, Dec. 21, 5:30 p.m Writers' Workshop Wed, Dec. 29, 2:00 p.m. Okeechobee Blvd. Branch Library 5689 Okeechobee Blvd. West Palm Beach, FL 33417 (561) 233-1880 www.pbclibrary.org



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> > SE HABLA ESPANOL NOU PALE KREOL



Page 38 THE UCO REPORTER December 2010

Cell Phone Call-in Proceedure

Considering the fact that the established the following proassociations are responsible for cedures necessary to allow their guest policy, UCO has

cellphone use when calling in

their guests: •There must be a meeting of the association board at which a quorum is present.

•There must be a majority



2405 Okeechobee Blvd.

West Palm Beach, FL 33409

vote to allow cellphone use to call in guests only when the residents are in residence.

•Notification must be given to every unit owner (best is in writing) advising of this vote and new policy. Residents must also be advised that the first violation of this procedure will be cause to remove that cellphone number, used for call-in for that unit, from the Security list. A letter must be written to UCO confirming that these things

have been accomplished. The letter must be signed by two board officers and the association seal must be affixed.

Please bring this letter with a copy of the minutes of the above referenced meeting to UCO to have your association listed as a cellphone use association.



will pay the *best* prices for your antiques – sets of china – costume jewelry – real jewelry – sterling – figurines – colored glass - paintings — perfume bottles — men's old watches – old evening purses – prints – sconces – pairs of lamps

Call 561-865-2009

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:

(561) 683-7766 [|]

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"

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Cars Only - Vans, Trucks, SUVs \$1.00 extra, Offer Expires December 31, 2010

Century Village has been established. To log on, go to http://century-village-wpb. blogspot.com and sign on to enjoy increased options.

Time & Place UCO Office Hours: Monday thru Thursday, 9:00 am 1:00 pm; Friday, 12:00 noon 4:00 pm. The UCO Office Address: 2102 West Drive, West Palm Beach, Florida 33417



Sandy Wynn

As a Snorkel Club, we try to take advantage of all the water that surrounds us.

About a week ago, a member, Lee Sanchez, was at Ocean Reef Park on Singer Island and was very surprised that he had a manatee in the water very near to him.

The other day, we heard that high tide and a nice day was to be had at Peanut Island and 15 showed up for a day of snorkeling.

A special treat was observed at one of the inlets near our Tiki Hut. Thousands of small fish were swimming in a pattern at the edge of the water. The fish jumped up out of the water simultaneously at intervals. All types of birds had congregated and waited for the signal. When the fish decided to rise up out of the water, the birds went into a frenzy trying to get their dinner. Another unexpected surprise.

We are now getting our trips and outings planned for the season. Another trip on the *Calypso* is definitely in store for us.

Our meetings are on the third Friday of the month at the Clubhouse, Room A, at 10:00 am. For more information about our club, call President Rosemary Maude at 561-684-0116.



It's similar to Bocce, but a lot more fun to play.

The Petanque season started in mid-November. Come on down and learn

a new game; all new players are welcome.

Playing days and hours for the American team are Wednesday and Friday, 8:45 am to 12:00 pm. Playing days and hours for the French/Canadian team are Tuesday and Thursday, 8:30 to 12:00 pm.

The courts are located by the Somerset pool and tennis courts.

According to Ms. Anita Pearce (Anita Cruz) and her assistant John, the courts should be in great shape.

Any questions? Contact Jerry Karpf at 561-684-1487.

December 2010 THE UCO REPORTER Page 39

Shuffleboard

by Ed Wright

The 2010-11 shuffleboard season started Tuesday, November 9. We hold tournaments on Tuesdays, Wednesdays and Thursdays. Everyone is welcome to join in. The equipment will be provided. Please arrive around 1:15 pm. We play singles on Tuesdays, doubles on Wednesdays and bowling pins on Thursdays.

We had 43 members last

year, many of which were members for the first time. You do not have to have played before. You can learn as you play. The important thing is to meet new people, have fun and get some exercise. Give it a try!

Please call Ed at 632-5268 or Jack at 640-3373 if you have any questions.



Susan Wolfman turns "LISTED" into "SOLD" Recent Sales 361 SHEFFIELD 0 1/1 PENDING \$11,000 | 313 DOVER A 1/1½ PENDING \$33,000

71 KINGSWOOD D 186 WELLINGTON K	2/1½ 2/2	SOLD UNDER CONT	\$27,500 5 ,\$45,000	299	CAMDEN M	1/1	PENDING	\$25,900
			2010	Sale	2S			
246 COVENTRY K	1/1½	SOLD	\$19,900		WELLINGTON H	2/2	SOLD	\$39,000
382 SHEFFIELD P	1/1½	SOLD	\$20,000	314	GREENBRIER B	2/2	RENTED	\$725/mo.
215 KENT M	2/1½	SOLD	\$19,850	33	SHEFFIELD B	2/1½	RENTED \$5	000/Season
136 SOUTHAMPTON B	1/1½	SOLD	\$13,500	146	WINDSOR G	1/1½	SOLD	\$16,500
82 CAMDEN D	2/1 ½	SOLD	\$22,750		WELLINGTON D	2/2	SOLD	\$60,000
108 WINDSOR E	2/1 ½	SOLD	\$13,500		WALTHAM G	1/1	RENTED	\$500/mo.
4 SHEFFIELD A	2/11/2	RENTED	\$650/mo.		CHATHAM D	1/1	SOLD	\$7,500
323 SHEFFIELD P	1/1½	SOLD	\$23,000		WELLINGTON G	2/2	SOLD	\$32,500
62 BERKSHIRE C	2/1½	SOLD	\$21,500		SHEFFIELD K	1/1½	SOLD	\$9,000
376 NORTHAMPTON S	2/1½	RENTED	\$650/mo.		SHEFFIELD O	1/1	SOLD	\$9,000
70 CAMBRIDGE	2/2	SOLD	\$18,500		SHEFFIELD P	1/1	SOLD	\$12,500
217 DOVERA	1/1½	SOLD	\$35,000		NORWICH D	1/1½	SOLD	\$9,000
100 ANDOVER D 264 SHEFFIELD K	1/1½	RENTED SOLD	\$500/mo.		CHATHAM E HASTINGS H	2/1½	SOLD SOLD	\$42,500
264 SHEFFIELD K 30 SOMERSET B	1/1½ 2/2	SOLD	\$11,500 \$71,000	111		1/1 2/2	RENTED	\$22,500 \$700/mo.
406 GREENBRIER C	2/2	SOLD	\$60,000		BEDFORD F	2/2 1/1½	SOLD	\$14,500
1 KENTA	2/11/2	SOLD	\$39,900		COVENTRY	1/1	SOLD	\$16,900
119 STRATFORD I	1/1½	RENTED	\$750/mo.	201		2/2	SOLD	\$49,900
311 WELLINGTON A	1/1½	SOLD	\$29,900		WELLINGTON C	1/1½	SOLD	\$29,900
412 GREENBRIER B	2/2	SOLD	\$35,000		NORWICH D	2/1½	SOLD	\$39,500
56 EASTHAMPTON C	$\frac{1}{1/1}$	RENTED	\$650/mo.		SOMERSET B	2/2	SOLD	\$59,900
205 OXFORD 200	2/2	SOLD	\$59,900		SHEFFIELD B	1/11/2	SOLD	\$26,900
71 KENTE	1/1½	SOLD	\$25,000	101	CAMDEN E	2/1½	RENTED	\$650/mo.



If you want a "SOLD" sign next to your address, (561) call Susan Wolfman RE/MAX DIRECT 401-8704

' email: wolfieremax@aol.com ~ Visit my website ~ susanwolfman.com





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Recipes **Avis Blank**

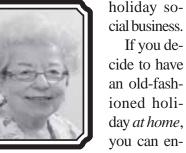
Tropical Holiday Sparkler

In 1952, under the Boston

Blue Laws, Sundays and holi-

(Christmas Day).

the room and the table.



joy a delicious champagne cocktail as concocted especially for the holidays by the bartender of the Ritz-Carlton, Manalapan: a

Tropical Holiday Sparkler. Champagne is a perfect complement to holiday parties, so why If you denot a Champagne cocktail? By adding coconut rum, pineapple and holiday color (the red from grenadine), it becomes a cocktail with a Florida flair.

> Pour Champagne to fill glass (substitute any dry sparkling wine). Combine ³/₄ oz. coconut rum, 1³/₄ oz. pineapple juice and

a dash of grenadine in a shaker with ice. Lightly shake and then strain into a champagne flute. Top with champagne. Garnish with a thin slice of pineapple covered with coconut (you can dip the pineapple in simple syrup to help the coconut stick).

Whatever holiday you do celebrate—Hanukkah, Christmas, Kwanzaa, etc. — please have a happy one.

Karaoke

Karaoke continues every Tuesday night from 6:30-9:30 pm at the Guest Pool and Friday night from 6-9 pm in the Clubhouse Party Room. Come join the fun music, dancing and singing.





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GROUND FLOOR 1 BED & 1 BATH

Berkshire F - Furnished Nice Area	
Camden J - Tile Near Floor and West Gate	

UPPER FLOOR 1 BED & 1 BATH

Salisbury D - Unfurnished Near East Gate	10
Norwich L - Tile, Rentable	11
Kent F - Furnished Pool	11
Sussex C - Best Buy Furnished Reduced	12
Windsor H - Unfurnished Lakeview Near West Gate	12
Cambridge B - Tile Floors Walk to Pool	13
Berkshire F - Tile Floors Nice Area	15
Canterbury A - Unfurnished Clean	15

GROUND FLOOR 1 BED 1 & 11/2 BATH

Bedford F - Reduced Unfurnished 2 ACs	13,9
Kent N - Steps to Pool, Part Furnished	14,9
Cambridge L- Part Eurnished Near Pool	22 0

	UPPER FLOOR 2 BED 1 & 1½ BATH		FARBER ANNUAL RENTALS Cent	tury Village
13,900 15,500	Easthampton G - Corner with Tile Northampton F - Corner Lagoon Furnished Windsor G - All Tile Furnished Walk to Pool Kent J - Furnished Corner Near Pool	19,900 29,000 29,900 29,900	Canterbury D - 1/1 GFI Tile Furn Near Pool	450
	Dorchester G - Tile Furnished Enclosed Patio Near Pool	29,900 34,900	Canterbury H - 1-1 2F Unfurnished	450
10,000 11,900	GROUND FLOOR 2 BED & 2 BATH	49,900	Canterbury D - 1/1 2F Furnish Great \$\$\$	450
11,900 12,900	Somerset H - Bright Pt Furn Encl Patio on Lake Oxford 200 - Furnished w/Waterview Steps to Pool Plymouth D - Villa Encl Patio w/AC Steps to Pool	49,900 54,900 69,900	Andover A - 1/1 GFI Tile Furnished Very Nice	500
12,900 13,900	Plymouth G - Large Condo New Kit AC Appl nr Pool Plymouth E - Villa All New Encl Patio w/AC Must See	75,000 79,900	Coventry L - 1/11/2 2F Nice Apt Cor \$\$\$	500
15,000 15,000	UPPER FLOOR 2 BED & 2 BATH		Bedford I - 1/11/2 2F Furnished Nice	550
10,000	Golf's Edge 6 - Cnr Steps to Pool and East Gate Golf's Edge 18 - Furn Pool Encl Patio New Kitchen Golf's Edge 23 - Reduced Deluxe Furn Nr Pool/East Gate	39,900 39,900 42,000	Camden G - 1/11/2 GF Furnished Near Pool	550
13,900 14,900	Oxford 200 - Cor Furn Pool Nice Area Golf's Edge 4 - Unfurn Corner Near East Gate Pool	45,000 59,900	Easthampton G - 1/11/2 2F Corner Furnished	550
22,900 25,000	Wellington A - 3 Floor Many Upgrades Furnished Dover C - 2 FI Furn All Renov Lakeview Nr Clubhouse	69,900 75,000	Cambridge A - 2/11/2 2F Furnished Near Pool	550
29,900	Greenbrier C - Tile Floors New Kitchen Much Moore Wellington J - 4 Fl Reno New Kit Patio Wellington F - Rare Corner Furn Renovated Nr Pool	75,000 75,000 75,000	Northampton D - 2/11/2 2F Furn Nice Good Price	600
	Wellington G - All Tile New Kitchen and Bathrooms	79,900	Kingswood D - 2/11/2 2F Furnished Corner	600
10,900 14,900	Rentals Need	led	Stratford C - 2/2 2F Furnished Near E-Gate	750
15,000 15,900			GOLDEN LAKES	
15,900 17,000	Tenants Wait	ina	1½ Villa - Rent \$700	45,900
17,500 20,000		-	CRESTHAVEN	
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	UPPER FLOOR
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	Greenbrier C - Furr
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	GROUND FLOO
iii	Dorchester E - Cor
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er Furnished Near East Gate 25, File Tankless WH Near East Gate 29.

1 BED & 11/2 BATH

Southampton C - 3F Enclosed Patio Reduced	10,9
Norwich O - Furnished Near Laundry Room	14,9
Sussex K - Corner Furnished	15,0
Cambridge I - Unfurnished Quiet Location Pool	15,9
Andover B - Furnished Corner	15,9
Sussex A - Furnished Laminate Floors	17,0
Southampton B - 4 FI Furnished Large Patio Pool	17,5
Windsor Q - Furnished Corner Next to Pool	20,0
Dorchester D - Upgrades Unfurnished New Appls & Cab	25,0
Easthampton I - Corn Furn CA Nr Egate and CH	25,0
Norwich C - Cnr Remod Furn DW Granite Nice	29,9
Plymouth R - Totally Renovated Furnished	39,9
Greenbrier C - Furnished Renovated Steps to Pool	45,0

R 2 BED 1 & 11/2 BATH

Dorchester E - Corner Furnished	
Windsor N - Corner Laminated FI Furn	
Kent B - Corner Furnished Lakevu Spotless	

Sailing

by Christine Mohanty

Our crew has already set sail on November 2 with the fall preliminary races which will continue through January 2, 2011. Seven sailors competed informally in regatta style on November 2. The results of the preliminaries will determine who will vie for the trophy races of the winter season beginning January 11.

Horst Fei took the helm of our October 8 meeting in the absence of both our Commodore, Ray Mullen, and Vice-Commodore, Ron Helms. Our meetings are held the second Friday of the month, so why not come down to find out which way the wind is blowing.

The "Sailettes," our enthusiastic cheerleaders under

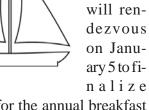
tion of Gail Fei.

plans for the annual breakfast scheduled for Sunday, January 9, 2011 in the Clubhouse Party Room. This is an event we all look forward to, along with the annual dinner/dance slated for March 13.

Thanks to WPRF, we have a new 140-foot sand beach for our Sunfish, three of which have been overhauled by the maintenance crew. As always, Helga Lieb, our very capable sailing instructor, is down at the dock from 11 AM to 5 PM Tuesday through Friday, so come on down and sail away!

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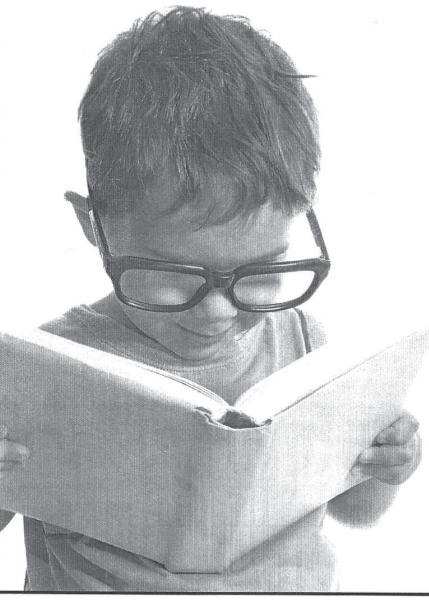
Suite #306 (3rd Floor) West Palm Beach

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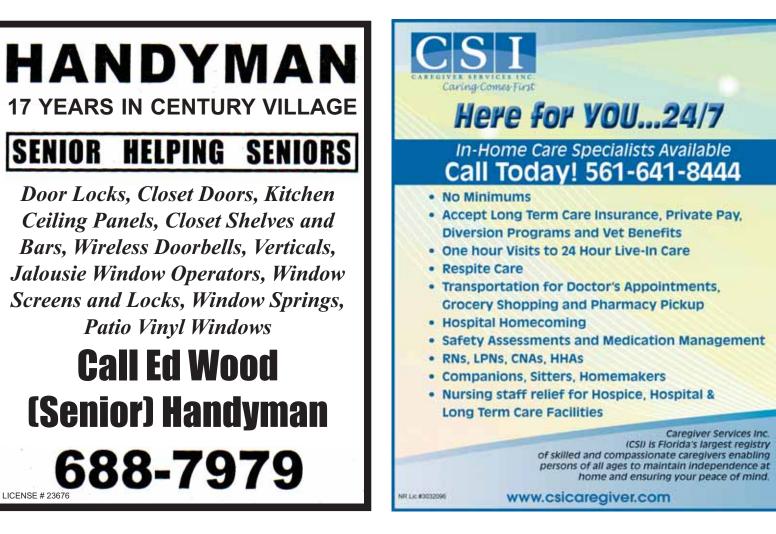
The Reader's Corner

by Lenore Velcoff

Unbeknownst to me, both my 14 year old granddaughter and I read *The Book Thief* by Markus Zusak this past summer. This book is classified as Young Adult Reading, but for the life of me, I can't imagine why. There has been a great deal of hype about it as it reached number one on the *New York Times* best seller list. We both found it hard to get into but both eventually finished it.

This story is about the power of words and the people empowered by them. The book is narrated by Death who says he is haunted by humans. It is written from the perspective of a non-Jewish German family during World War II. In it, we find a fair range of characters — some likable, many despicable. It focuses on the impact of war on the lives of ordinary people.

We meet Liesel, a nine year old girl, who steals her first book from a grave digger at her brother's funeral. We are also introduced to her foster parents, Rosa and Hans Hubermann. Because of an incident during World War I, Hans hides a Jew in his basement. Others like Hans have been designated Righteous Among the Nations. It is an official title awarded by the State of Israel to non-Jews who risked their lives to save Jews during the Holocaust. Liesel and her friend Rudy and other Hitler Youth do not understand the politics of the war, but simply see Hitler's activities as damaging to their families. We see her neighbors suffer terribly and finally nearly everyone we get to know are killed. These are all details we think we already know but are shocked, nonetheless.



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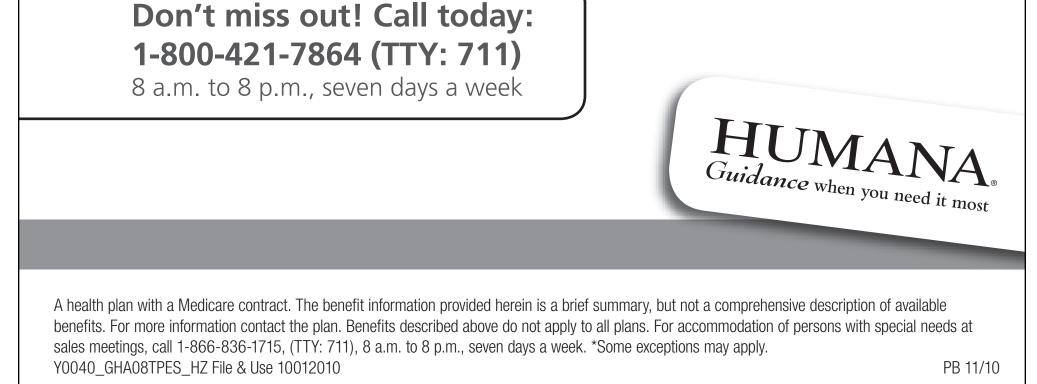


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1/2 RACK RIBS with Fries & Coleslaw

HOMEMADE MEATLOAF

Cheddar smashed potatoes and Garden vegetables

FISH-N-CHIPS Served with Fries & Cole Slaw

CHICKEN ALFREDO

Grilled Chicken, Mushrooms & Tomatoes tossed in Alfredo Sauce

CHOPPED SIRLOIN

Topped with mushroom & onion gravy served with rice pilaf and garden veggies

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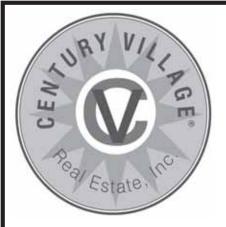
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	SALE LI 1 BEDROO		
Bedford J -2^{nd} floor, on lagoon, ceramic tile, furn.	\$25,000	Salisbury D $- 2^{nd}$ floor, carpet, unfurnished, wall a/c unit	\$10,000
Berkshire B -2^{nd} floor, furnished, lake view	\$15,900	Sheffield H -2^{nd} floor, turnkey, pet friently	\$10,500
Camden B $- 1^{st}$ floor, ceramic tile, furniture neg.	\$12,900	Sheffield Q -2^{nd} floor, ceramic tile/carpet, furnished	\$16,900
Canterbury $\mathbf{F} - 1^{st}$ floor, ceramic tile, partial furnished	\$20,500	Somerset $G - 1^{st}$ floor, furnished, ceramic tile/carpet, lakevw	\$26,900
Canterbury H -1^{st} floor, new a/c, unfurnished	\$13,000	Waltham $H - 2^{nd}$ floor, central a/c, totally updated	\$20,000
Coventry \mathbf{B} – 1 st floor, ceramic tile, unfurnished	\$21,000	Windsor $\mathbf{G} - 2^{nd}$ fl, unfurn., clean, bright & breezy	\$16,900
Dorchester F – Carpet and ceramic tile, partial furnished	\$19,000	Windsor K -2^{nd} floor, ceramic tile, furnished, new a/c	\$19,900
Northampton G -2^{nd} floor, carpet, furniture negotiable	\$12,900		,
Norwich B – Nice, clean 1^{st} floor, new cabinets, rentable	\$17,900		
	1 BEDROOM	/ 1.5 BATHS	
Bedford $\mathbf{E} - 1^{st}$ floor, corner, unfurnished	\$28,900	Kent $L - 1^{st}$ floor, nicely furnished. Well maintained	\$29,900
Bedford K $- 1$ st floor; furniture negotiable; water view	\$17,900	Northampton A $- 1^{st}$ floor, ceramic tile, central a/c	\$34,900
Cambridge F $- 2^{nd}$ floor, central a/c, carpeted, unfurnished	\$23,000	Norwich B $- 2^{nd}$ floor, furniture negotiable, carpeted	\$14,900
Cambridge H – 1 st fl-ceramic tile-upgraded Beautiful!	\$27,000	Norwich B – 2^{nd} floor, corner, furnished, central a/c	\$21,000
Canterbury D $- 1$ st floor, furniture negotiable, carpet	\$29,900	Norwich H $- 1^{st}$ flr, upgraded kitchen, storm shutters	\$29,900
Canterbury $\mathbf{F} - 2^{nd}$ fl, corner, central a/c, ceramic tile.	\$22,900	Norwich H $- 2^{nd}$ floor, central a/c, carpet/ceramic tile	\$25,900
Chatham P $- 1$ st floor, carpeted, partially furnished	\$19,900	Oxford 200 $- 2^{nd}$ floor, central a/c, corner, ceramic tile	\$37,000
Coventry $\mathbf{E} - 2^{nd}$ floor, central a/c, unfurn, rentable, allow pet	\$15,000	Salisbury D $- 2^{nd}$ floor, furnished, carpeted unit; dishwasher	\$22,000
Coventry G $- 1^{st}$ floor, central a/c, furniture negotiable	\$32,900	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	Salisbury $G - 1^{st}$ floor, corner, central a/c, carpet	\$23,000
Dover A $- 4^{th}$ floor, central a/c, wood floors, lake view	\$64,500	Sheffield I -2^{nd} floor, corner unit, central a/c	\$24,900
Dover B -1^{st} floor, ceramic tile, central a/c, unfurn, lakevw	\$55,500	Sussex B $- 1^{st}$ floor, rentable building, central a/c	\$32,900
Easthampton E $- 1^{st}$ floor, corner, central a/c, ceramic tile	\$35,900	Waltham D $- 1^{st}$ fl, corner unit; ceramic tile, central a/c	\$29,900
Golfs Edge C $- 1$ st floor, new central a/c, ceramic tile	\$23,000	Wellington $M - 2^{nd}$ floor, unfurnished, central a/c, lake view	\$28,900
Greenbrier B -4^{th} floor, central a/c, view of creek, unfurn.	\$28,000	Windsor C $- 1^{st}$ floor, on canal, tile, granite countertops	\$39,900
Hastings B $- 1$ st floor, partially furnished RENTED	\$26,900	Windsor M - 2 nd floor, corner unit, furn. neg., central a/c	\$29,900
Hastings B $- 1$ st floor, ceramic tile, partially furnished	\$35,900	Windsor O -1^{st} floor, rentable unit, new a/c, furnished	\$24,900
		Windsor $\mathbf{R} - 1^{st}$ floor, unfurnished, carpet, central a/c	\$55,000
		1 or 1.5 BATHS	.
Bedford D -2^{nd} floor, central a/c, furnished	\$29,900	Dorchester G -1^{st} floor, central a/c, ceramic tile, unfurn.	\$49,900
Cambridge I -2^{nd} floor, corner, central a/c, unfurnished	\$34,900	Hastings B -2^{nd} floor, central a/c, unfurnished	\$29,900
Cambridge I -1 st floor, corner, furnished	\$33,000	Hastings $\mathbf{C} - 2^{nd}$ floor, ceramic tile, furn. neg., central a/c	\$28,000
Canterbury $A - 2^{nd}$ floor, corner, carpet & ceramic tile, furn	\$45,000	Kent A – 2^{nd} floor, furn neg., central a/c, view of canal	\$48,900
Canterbury $A - 1^{st}$ floor, corner, carpeted, furnished	\$39,900	Norwich B $- 1$ st floor, corner, central a/c, unfurnished	\$32,900
Chatham D -2^{nd} floor, corner, unfurn., central a/c, lake view	\$42,900	Norwich K -2^{nd} floor, ceramic tile, central a/c	\$39,900
Dorchester B $- 2^{nd}$ floor, faux wd floors, Italian porc-kit.	\$54,900	Windsor $\mathbf{C} - 1^{st}$ floor, central a/c, ceramic tile, upgrades	\$44,900
Dorchester $\mathbf{E} - 1^{st}$ floor, central a/c, unfurn., tile, carpeting	\$26,000 2 BEDROOM	IC/) DATUC	
Developtor I 18 floor comen control de mater mine			¢20 በበብ
Dorchester I -1 st floor, corner, central a/c, water view	\$39,900 \$47,000	Plymouth O -1^{st} floor, ceramic & carpet, central a/c, furn.	\$68,900 \$63,000
Oxford 100 – 2^{nd} floor, central a/c, ceramic canal view Oxford 200 – 2^{nd} floor, central a/c, lift to 2^{nd} floor, unfurn	\$47,900 \$56,900	Wellington B -3^{rd} floor, carpet, lake view, central a/c Windsor D -3^{st} floor, corport control a/c view of lagoon	\$63,900 <u>\$49,900</u>
	,	Windsor D - 1 st floor, corner, central a/c, view of lagoon VILLAGE LISTINGS	349,900
	UL ULIUNIUNI		
Le Chateau Royale – 3 rd floor – oceanfront	\$169,900	Le Chateau Royale – 4th floor – ocean view Pending Rental	\$210,000

AVAILABLE RENTALS

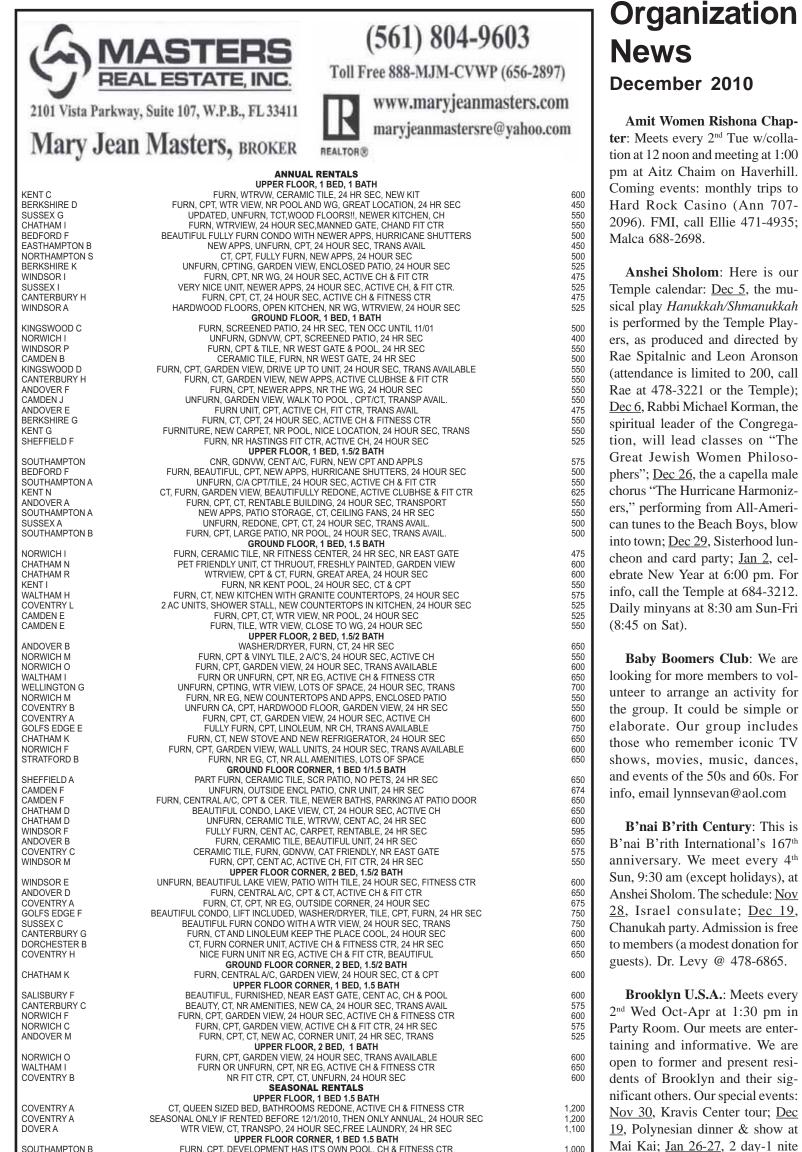
			M/1 BATH		
Bedford B $- 2^{nd}$ floor, ceramic tile	Seasonal	\$1,250/Mo.	Kent F $- 2^{nd}$ floor, ceramic tile, unfurnished		\$550/Mo.
Berkshire $\mathbf{G} - 2^{nd}$ floor, furnished,	Seasonal	\$900/Mo.			
		1 BEDROON	I/1.5 BATHS		
Le Chateau Royale #315 – 3 rd floor, ocean view		\$950/Mo.	Kent D $- 1^{st}$ floor, furnished, carpet		\$550/Mo
	Seasonal	\$1,200/Mo.			
Cambridge B $- 2^{nd}$ floor, new central a/c, furniture negotial	ole	\$675/Mo.	Windsor $O - 1^{st}$ floor, furnished, cozy and neat		\$525/Mo.
			Waltham $H - 2^{nd}$ floor, furnished, central a/c		\$550/Mo.
				Seasonal	\$900/Mo.
		2 BEDROOMS/	1.5 or 2 BATHS		
Chatham E -1^{st} floor, ceramic tile, central a/c, lake view, v	infurnished	\$775/Mo.			
Sheffield I -2^{nd} floor, furnished, ceramic tile, central a/c		\$750/Mo.			

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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.

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 2:00-3:30 pm, Classroom B of CH, every 1st & 3rd Tue from 2-3. Our discussions are friendly, informative, interesting and fun. This is a *free* program. Save the date: <u>Dec</u> 7, Marc Shalloway, attorney, will discuss "Protecting Your Assets and Getting the Best Long Term Care without Going Broke." FMI, call Rhoda @ 686-0835.

Christian Club: We meet 1st Wed, 1:00 pm, Party Room of CH. Also on our sked: <u>Nov 16</u>, 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: All bridge players welcome Mon at 7:00 pm and Wed at 1:00 pm, upstairs at Hastings rec hall. Call Mimi, 697-2710, if you have questions or if you need to be matched w/another player. Bridge lessons coming soon for beginners.

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.

SOUTHAMPTON B	FURN, CPT, DEVELOPMENT HAS IT'S OWN POOL, CH & FITNESS CTR	1,000
NORWICH C	FURN, CPT, FULL SIZED BED AND SOFA BED, CH & FITNESS CTR, 24 HR SEC	1,000
SHEFFIELD I	FURN, CPT, HURRICANE SHUTTERS, TRANS, CLUBHSE, 24 HR SEC	1,100
	UPPER FLOOR, 1 BED, 1 BATH	
CAMDEN H	FURN, CT, TUB AND SHOWER, CPT, ENCL PATIO, MANNED GATE	950
KENT C	CT, TRANSPORT AVAIL., SHOWER STALL, GRANITE COUNTERTOPS, WTR VIEW	1,100
	UPPER FLOOR, 2 BED, 1.5/2 BATH	
WALTHAM B	FURNISHED, SEASON ONLY, CERAMIC TILE, CLUBHOUSE IN POOL, MANNED GATE	1,200
KENT F	FURN., SEAS AVAIL, CATS ALLOWED, NR POOL, CPT, ON CUL-DE-SAC, 24 HR SEC	1,200
SUSSEX C	BEAUTIFUL FURN CONDO WITH A WTR VIEW, CH & FIT CTR	1,100
	GROUND FLOOR, 1 BED, 1.5 BATH	
CHATHAM R	FURN, WTR VIEW, CT & CPT, PULL UP TO UNIT, 24 HOUR SEC	1,100
NORTHAMPTON A	FURN, NEWER APPS, 2 AC UNITS, GARDEN VIEW, 24 HOUR SEC	1,000
HASTINGS E	CPT, NR HASTINGS FIT CTR, 24 HOUR SEC, TRANS AVAILABLE	1,000
	GROUND FLOOR CORNER, 2 BED, 1.5/2 BATH	
CHATHAM K	FURN, CENTL A/C, GARDEN VIEW, 24 HR SEC, CT & CPT, CLUBHSE & FIT CTR	1,250
CHATHAM H	LINOL FLOOR AND CPT, FURN, WTR VIEW C/A, 24 HOUR SEC	1,200
WALTHAM B	CPT, CT, EXTRA PATIO, BEAUTIFUL, TRANS AVAILABLE, 24 HR SEC	1,200
	GROUND FLOOR, 1 BED, 1 BATH	
CANTERBURY H	FURN, CT, GARDEN VIEW, NEW APPS, 24 HOUR SEC	950
NORTHAMPTON R	24 HOUR SEC, ACTIVE CH AND FIT CTR, 24 HOUR SEC	1,000
SHEFFIELD F	NR HASTINGS FIT CTR, CLEAN AND FRESH, 24 HR SEC, TRANS AVAIL	950
CAMDEN G	CPT, NEW APPS, SCREENED PATIO, TRANS AVAILABLE, 24 HR SEC	900
SALISBURY G	CPT, CT, TRANS, 24 HOUR SEC, ACTIVE CH & FIT CTR	1,125
	GROUND FLOOR, 2 BED 1.5/2 BATH	
NORTHAMPTON	FURN, WTRVW, CPT AND TILE	650
STRATFORD K	BEAUTIFULLY FURNIHSED CONDO W/ CT, CA & HEAT, 24 HR SEC	1,250
	UPPER FLOOR CORNER, 2 BED, 1.5 BATH	
GOLFS EDGE F	2 FULL BATHS, LIFT, CPT, WASHER/DRYER, FURN, BEAUTY, 24 HOUR SEC	1,200
GOLFS EDGE F	CA, CT, NR EG, CH, HAS IT'S OWN POOL	1,200
SHEFFIELD L	CENTRAL A/C, FURN, 24 HOUR SEC, TRANS AVAILABLE	1,100
SHEFFIELD J	PRISTINE, FURN, CPT, ONE OF THE PRETTIEST IN CV, 24 HOUR SEC	1,200
DORCHESTER B	CT, FURN, CORNER UNIT, ACTIVE CH, 24 HOUR SEC	1,200
COVENTRY H	NICE FURN UNIT NR EG, ACTIVE CH, 24 HOUR SEC	1,150
	GROUND FLOOR CORNER 1 BED, 1/1.5 BATH	
CAMDEN H	PERGO FLOORING, FURN, NR POOL AND WG, VERY WELL TAKEN CARE OF	1,100
ANDOVER A	CT, FURN, 24 HOUR SEC, ACTIVE CH AND FIT CTR	1,100

	Mai Kai; <u>Jan 26-27</u> , 2 day-1 nite	
	trip to Clewiston Sugar Fields then	
L.	off to Ft. Meyers for a show at	М
L.	Broadway Palm Theater w/	Co
L.	overnite stay at the Courtyard	
	Marriott (meals/tips included, call	
	Rose 683-1564); Feb 27, annual	Cl
	lunch & dance (Estelle 478-0900).	W
	FMI, Steve @ 242-0481.	12
		Ro
	Canadian Club: Meets 4 th Wed,	
	Party Room of CH, 1:00 pm.	
	Membership open to all. Lots of	Pa
	great activities. Betty, 684-0766;	9:
	Franne, 478-9526; Madelaine,	ne
L.	684-5595.	Ja
		Yo
	Century Village Camera Club:	Da
	We will host our 1 st meet on Dec 14,	
	10:00 am, Classroom C. All are wel-	
	come. Just bring an interest in tak-	Cl
	ing pictures. Spread the word. Con-	2:0
	tact Ken, cameraclubcv@gmail.com	Ro

GiGi's Group: We travel to the lardi Gras Casino every 3rd Mon. ontact 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 next meet will be held Dec 8, then 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**: We're running a bus trip to Mardi Gras Casino on Jan 11, 2011, \$5 pp w/\$5 bonus play & \$3 food voucher (valid at all their restaurants). To reserve your seat, call Dolores, 688-0876. Also at bat: Dec 4, trip on the Jungle Queen, bus leaves Citibank lot at 4:00 pm, fee (\$58 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 Nassau, Tortola, Catalina Island and the Grand Turks, 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 History: Exploring highways and byways of Jewish history, including "Jewish Spies," taught by Frank Handler, every Fri at 1:30 pm, starting Jan 7 at CH CR C. Preregister for each month: Jan, Feb, Mar (\$11 ea mo). Call 684-8686.

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.

Karaoke in the Village: Continues every Tue (6:30-9:30) and Fri (6:00-9:00) in the CH Party Room. All are welcome to sing along with Jack. For more info, call 616-0973.

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.

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, CR A. All are invited for indepth 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: Dec 5-12, Belize, Honduras, Costa Maya and Key West on the Norwegian Pearl (Sylvia 686-5350).

NYC Transit Retirees Club: We are looking for new members. For more info, call Kathy, 689-0393.

OWLS (Older-Wiser-Loyal-Seniors): Jan 10 is our cutoff date to join; we will not accept any new members afterwards. The next meeting is Dec 13, 3:00 pm, in the Party Room. 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: Dec 19; Snoopy; Jan 16, Mame; Feb 13, Plaza Suite. Harriet, 684-9712.

Sisterhood of Aitz Chaim: Will host a luncheon, card and game party at the temple, 2518 N. Haverhill Rd. Reservations required. Charlotte, 478-8756.

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

Three Friends: Two singers and a piano player entertain every last Thu in CH rm C w/music of the 30s to the 60s. Come listen and enjoy w/Ellie, Wolf and Sonia.

WOW: Women of Wellington welcome you to events of wonder. Dec 3, card party at the Crazy Buffet featuring a door prize and 50/50 raffle; Jan 23, The Sound of Music matinee at the Maltz Jupiter Theater with dinner at the Tabica Grill. Lenore, 683-4166; Judy, 687-9553.

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 Chorus: Men and women members welcome. No knowledge of Yiddish necessary. Rehearses every Wed at 1:30 pm beginning Dec 1 in CH music rm B. Director/conductor: Shelley Tanzer. Call Edy, 687-4255.

Yiddish Class: Meets Thu at 10:00 am, CH CR A, beginning Jan 6. Taught by Golda Shore. Register at Class Office. Call 697-3367.

Yiddish Vinkl: The Village's unique and much-loved Vinkl meets all-year round every 1st and 3rd Sun, 1:30-3:00 pm, in CH music rm. All are welcome. Yiddish • Choate knowledge is not required, as all is translated to English. Call Edy, • Instinct 687-4255.

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See if you can find these words connected to the actor first associated with TV's Streets of San Francisco and later thrillers like A Perfect Murder.

- Attraction
- Cameron
- Falling Down
- Kirk
- Producer
- The Game
- Wall Street
- Zeta-Jones

Solution on page 51



Latin American Club: Thank you all for supporting our 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



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Listing of Groups and Clubs

Clark/Crossing	-	Time	Status
Club/Group	Meet	Time	Status
Art Committee B'nai Brith	Call Office 2nd Tuesday	Call Office 2pm-3:30pm	Active Active
Brooklyn Club	2nd Tuesday 2nd Wednesday	1:30pm-4pm	Active
Bingo	Every Wednesday	5pm-9pm	Active
Ballroom Dance Practice	Every Sunday	6pm-8pm	Active
Baby Boomers	3rd Wednesday	3pm-4pm	Begins in December
Canadian	4th Wednesday	12pm-3pm	Begins in December
Camden Association	2nd Friday	10am-11am	Active
C.E.R.T.	3rd Monday	3pm-4:30pm	Active
Community Relations	2nd Thursday	10am-11am	Active
Computer Club	1st Thursday	12pm-3pm	Active
Questions to the Congressman's Aid	1st Monday	10am-12pm	Active
Chorus Tamalou	Every Tuesday	1pm-3pm	Active
Christian Club	1st Wednesday	1pm-2pm	Active
Cops	2nd Thursday	9am-11am	Active
Craft Therapy	Every Tuesday	10:30am-12pm	Active
Democrat	4th Tuesday	1:30pm-3:30pm	Active
Deborah Hospital Foundation	Call Office	Call Office	Active
Des Bons Amis	Every Wednesday	7pm-9pm	Active
Des Bons Amis Craft Group	Every Thursday	7:30pm-9:30pm	Active
Des Bons Amis Card Game	Every Friday	7pm-9pm	Active
Drama Society	1st/3rd Monday	7:15pm-8:15pm	Active
Dover Association	1st Monday	10am-12pm	N/A
Doo Wop	2nd Wednesday	3pm-5pm	Active
Club/Group	Meet	Time	Status
Senior Chit Chat	1st/3rd Tuesday	2pm-3:30pm	Active
Stratford Association	4th Thursday	3pm-5pm	Active
Super Senior / CV 9-12 This and That	1st Thursday 1st Tuesday	10am-11:30am 1:30pm-2:30pm	Active Active
United Order True Sisters	2nd Monday	10am-2pm	Active
Wolf- Ellie-Sonia of The 3 Friends Concert	Last Thursday	7pm-8pm	Active
Yiddish Culture	Every Tuesday	10am-11am	Begins in December
Yiddish Culture Chorus	Every Wednesday	1pm-3pm	Begins in December
Yiddish Vinkl	1st/3rd Sunday	1pm-3pm	Active



Annuity Owners Could Pay Up To 40% to the IRS in Taxes!

Many annuity owners are positioned to lose a significant portion of their annuity's value to taxes, and most are not even aware of the problem. The IRS is not required to notify annuity owners about an exemption to the tax code that could save thousands of dollars in income and estate taxes.

A complimentary booklet is available that shows current annuity owners how to **avoid mistakes and possibly save thousands!** This complimentary booklet creates an awareness around the most costly annuity owner mistakes and provides tips and strategies to help you make the most of your hard-earned assets.

Call 888-221-8525 today to get your no-cost, no-obligation copy of the 16-page "Guide to Avoiding Common Annuity Mistakes" and learn how to potentially:

- Avoid paying unnecessary taxes
- Increase your retirement income by properly handling your annuity
- Avoid mistakes that could cost you or your beneficiaries thousands of dollars

Mark D. Thomas, Thomas Consulting Services, Inc.

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Solution from page 49



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