



Finance Committee Meeting

Photo: Howie Silver

# The 2014 Budget Roller-Coaster

BY ANITA BUCHANAN

At the October 4, 2013 Delegates Assembly, Treasurer Dorothy Tetro presented the proposed 2014 UCO Annual Budget for a vote. Bylaws stipulate budget approval in October prior to the budget year to give individual associations a basis for finalizing their annual budgets by the end of November. All very straightforward, except that this year the delegates voted not to accept the proposed budget.

It was apparent early in the Delegates Meeting that the biggest area of disagreement was the funding of WI-FI at \$3 per month per owner. Delegates had voted for the 2013 budget which included Wi-Fi funding and it was included at \$3 per month in the draft 2014 budget. The arguments were less about the value of WI-FI, which most people understand and more about the cost whether we have enough information to proceed.

Supporters pointed out that answers to delegates' questions were included in vendor proposals, including infrastructure architecture, phased-in payments and 5-year warranties to protect our investment, along with service and support plans for residents. They emphasized the savings WI-FI would bring, a reduction from \$30 per month in Internet fees in favor of \$3 per month, a benefit especially for our lowest-income residents who might never afford

\$30 but could afford \$3 for all the advantages of the Internet. The budget did not pass.

There were 194 delegates in attendance at the Delegates Meeting, a terrific showing considering that snowbirds are just beginning to filter back. Unfortunately, for the first time in memory, the budget was sent back to Square One, a complete

stakes were high, and she deserves credit for breaking the stalemate. The Finance Committee approved WI-FI funding at \$2 per month for a total of \$188,496 for the year in a total annual 2014 budget of approximately \$7 million.

On October 10th, in three long consecutive meetings, including a budget briefing in the Clubhouse that was very well attended, the Finance Committee voted again to approve the draft budget with \$2 per month for WI-FI; the Officers voted in a tie and the Executive Board voted to approve. Next step: delegates.

Exhausted officers and delegates got a reprieve from a Special Delegates Meeting to be held before the end of October when UCO Attorney Rod Tennyson said the combined actions (marathon meetings) met the burden of requiring that the Officers and Executive Board submit a budget in October, giving the Delegates Assembly until the end of December to approve the budget. The next opportunity is the November 1st Delegates meeting, with the return of seasonal residents, hopefully assuring a quorum for the vote. If all else fails, and the budget is not passed by the final Delegates Assembly in December, then we continue with the last approved budget, in this case the 2013 budget.



Finance Committee votes on proposed budget

Photo: Howie Silver

new round of the budget process. Starting again meant another meeting of the Finance Committee on October 8, followed by a budget briefing to give everyone a chance to comment, in turn followed by votes from the Officers and the Executive Board.

The Treasurer began the Finance Committee acknowledging that WI-FI was the sticking point even though all line items were up for discussion. After debate, the committee was at an impasse when Marcia Ziccardy proposed a simple but effective compromise: \$2 per month for WI-FI as opposed to \$3. The window for movement by either side had seemed firmly shut, but the

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## REMINDER

### DELEGATE MEETING

Friday, November 1, 2013  
 9:30 a.m. in the Theater



**MONTHLY BUS SCHEDULE — SEE PAGE B30**





Elected UCO Officers at Delegates Meeting

Photo by Howie Silver

# UCO Delegates Meeting

OCTOBER 4, 2013

Meeting called to order at 9:30AM by David Israel, President. There was a quorum with 190 delegates present.

PBSO Captain Kevin Bruckner led the Pledge of Allegiance.

State Attorney Dave Aronberg greeted the assembly and advised that since taking office he has brought back top people. He now has a full-time dedicated prosecutor on staff exclusively handling “Crimes Against Seniors.” He told the Assembly that if crimes do occur call the police first, and they will contact his office. Also when invited to come back, he will bring the new prosecutor to meet the Assembly.

Officer Drew Raven of the Palm Beach County City Firefighters spoke on the new “Yellow Dot Program.” This program is distributing yellow dots to seniors that are to be placed in the left hand corner of rear car windows. In the case of an emergency firefighters will know to look in the glove department for the Yellow Dot card that will have medical and emergency contact information and also will let them know whether an individual wants depression CPR or mouth to mouth.

**Correction to Last Minutes:** “The motion failed because UCO bylaws called for a vote of delegates present. Because of abstentions, the motion failed by four votes.” Minutes were approved as corrected.

## Crime Prevention Report

PBSO Captain Kevin Bruckner gave the Law Enforcement Report. He informed the Assembly that a new Traffic Safety Program has been implemented to educate people. They are currently giving out warning tickets to jaywalkers at the Okeechobee and Military Trail intersection.

He also spoke on “Shelter in Place”. He stressed the importance of going to the nearest building or shelter in case of an emergency and the importance of always having a plan in case of an emergency. Don’t panic, help others be safe. Also, now since the Snowbirds are returning for the winter months inform them of these things and others that have taken place over the past six or seven months.

No violent crimes were reported in the community. One residential burglary, 4 thefts , 4 or 5 fraud cases with social security deposits diverted. If anything is out of place, give the police a call.

## President Report

David Israel advised the Assembly that the 2012 Financial Statement has been distributed. If anyone has not received one yet, contact the UCO Office and more copies will be made and mailed.

## Treasurer’s Report

David Israel informed that the 2014 Budget was received on October 3, 2013 and was sent via email to over 800 people.

Assembly called for full review of budget. David Israel advised that there is no financial risk and there was a clean audit.

Motion brought up for a Roll Call Vote. Vote on motion taken with 82 votes for and 102 against and motion did not pass as 96 quorum needed.

The 2014 budget was presented. Vote was taken to accept 2014 budget as presented by Treasurer. It was defeated by a vote of 72 for and 118 against -- 96 quorum needed from delegates present .

Next Finance Meetings will be held at the Clubhouse on Tuesday, Oct. 8, at UCO office, 11 am and Thursday, October 10, 2013 at 11:00AM.

Motion: Motion to amend UCO bylaws on resident requirements documentation for UCO officers was presented. It was defeated. Motion was read on UCO bylaw to have all officers and candidates present. All officers of UCO must be members of UCO and be a resident for a minimum of 9 months. Eleven placards turned in. Pat Sealander gave David Israel an envelope with over 100 signatures on petitions to recall Treasurer Dorothy Tetro.

## Officers Reports

Vice President John Gluszk stated that the transponder lane is now shut down from 12:00AM – 5:00AM.

Vice President Marcia Ziccardy stated that she is happy that the budget is going back to the Finance Committee and that most people do not want deduction for Reflection Bay money to be included in budget????.

Vice President Dom Guarnagia advised that two bids are coming in regarding the fence along Haverhill. He also stated that there will be meeting held where a decision will be made regarding the responsibility of the stop signs.

Motion to adjourn was made and seconded.

## EDITORIAL

# UCO Elections 2014

BY MYRON SILVERMAN AND JOY VESTAL, CO-EDITORS

The beginning of our 2014 elections has begun. We at the UCO Reporter will strive to print all relevant issues dealing with the election as well as the candidates’ views. The “we” referred to includes all members of our staff. This paper is written, edited and published by a small group of dedicated volunteers who strive to give all of our residents a fair and balanced view of the news of the Village as well as entertainment features. During this election there will be letters, articles and opinion pieces that will be submitted for publication. Each and every one of them will be reviewed and discussed by our staff. Not just by the editors. We will make every effort to be fair and open-minded in our decisions to publish them. If we decide that a submitted piece cannot be used based on our editorial policy, we will try to notify the writer. However, they must accept that this is our decision. This paper and its staff are not dictated to, or reviewed by, any Century Village resident including all UCO officers. In this edition, there is an opinion piece submitted by Esther Sutofsky who has announced her candidacy for UCO President. Next month David Israel, present UCO President and announced candidate for the 2014 election, will be asked to submit his opinion piece.

(However, we will continue to publish his President’s Report that informs the residents of current issues in the Village that are being or must be attended to.) Other candidates for office will be given the same opportunity to express their views, but we request that they limit their submissions to 250 words.

The residents will also be given the opportunity to hear the candidates state their views and answer questions at a Candidates Forum (the date to be announced). There are elections for President, three (3) Vice-Presidents, Treasurer, Recording Secretary and Corresponding Secretary as well as Executive Board members. We will publish a full listing of every candidate along with their bios and qualifications that will be submitted by the Search and Nominations Committee. These will appear in the paper in time for all residents to make their choices known to their delegates who will vote on their behalf.

Hopefully, all residents will try to remember that in this election the candidates are our neighbors and they have come forward for election to contribute their time and effort to help our Village to continue to be the home we have all come to enjoy in our golden years.

## COMMENTARY

# Be Kind to Each Other

BY STEWART RICHLAND

When my children were young, I subscribed to the notion that teaching civility is the obligation of the family. Civility is not a quaint notion. It is a powerful idea that we should all strive to uphold. I realize that it is too much to expect that we should all agree, but it is not too much to expect discipline and unvarying civility.

Benjamin Franklin wrote “be civil to all, sociable to many, familiar with few, friend to one and enemy to none”.

Civility costs nothing and buys everything; however, this fact seems to be lost on many of our residents when they attend the Delegate Assembly. Civility means a great deal more than just being nice to one another. Being civil is a complex process. It means how to live well and successfully with others. People who are civil are thoughtful and careful about self-expression and communication. Civility includes courtesy, politeness, mutual respect, fairness, good manners. Taking an active interest and the well-being of our community is what we expect from all of our residents.

I have attended Century Village Delegate Assembly meetings for 15 years. I have watched these meetings slowly disintegrate into a series of chaotic give-and-take by a number of attendees. It is my impression that

their diatribes have less to do with advancing their ideas but rather to establish some sort of GOTCHA! — SEE HOW CLEVER I AM?

“Every action done in company ought to be with some sign of respect to those that are present” George Washington remarked when he was dealing with his cabinet. It is a lesson some of our delegates ought to learn. We have a choice how we behave. It is a sad commentary on our society here in our Village that some of us have chosen not to follow the high road.

For me, I don’t believe in confrontation. It serves no purpose. We all want the Village to run smoothly and efficiently. It seems to me that civil discourse is easy to achieve if you really want to. All you have to do is be civil to each other. Simple!!

We have to be more thoughtful and better educated on the issues. Civility does not come about automatically. Civility comes about because you want it to. It is too much to expect that we all agree on every issue. But we can agree to disagree without abuse and vitriolic outbursts.

So, my challenge to all is to enjoy the life that is afforded us here in our Village. Remember the first step to civility is to be kind to each other.

Please, please, please — don’t let your first step be off a cliff.





# The President's Report

## Wi-Fi, Executive Board, Delegate Assembly, and The Budget

BY DAVE ISRAEL

On September 30, 2013, the Executive Board passed a motion made by this author to replace funding for Wi-Fi in the UCO 2014 budget. The vote to return the funding at \$3.00 per month per unit passed by a significant plurality of 16 for and 5 against. A funny thing happened on the way from the Monday meeting of the Executive Board and the Friday meeting of the Delegate Assembly, a scant 4 days away! What happened you may ask! Well, the Delegates rejected the entire UCO Draft budget for 2014 and there is some evidence that a key issue of debate was Wi-Fi!!

It is interesting to note that the majority of residents speaking against the budget were the same folks who have disrupted the Delegate Assembly for at least three years. Additionally, a few folks directly attacked the Wi-Fi line item with statements that were patently false, such as “we do not have enough information about this project”. As Chair of the Wi-Fi Committee, and originator of the project concept, I will assure you that we have more information about the Wi-Fi project than we had about the Cable contract, the Transportation Contract or the Security Contract at the same stage of development.

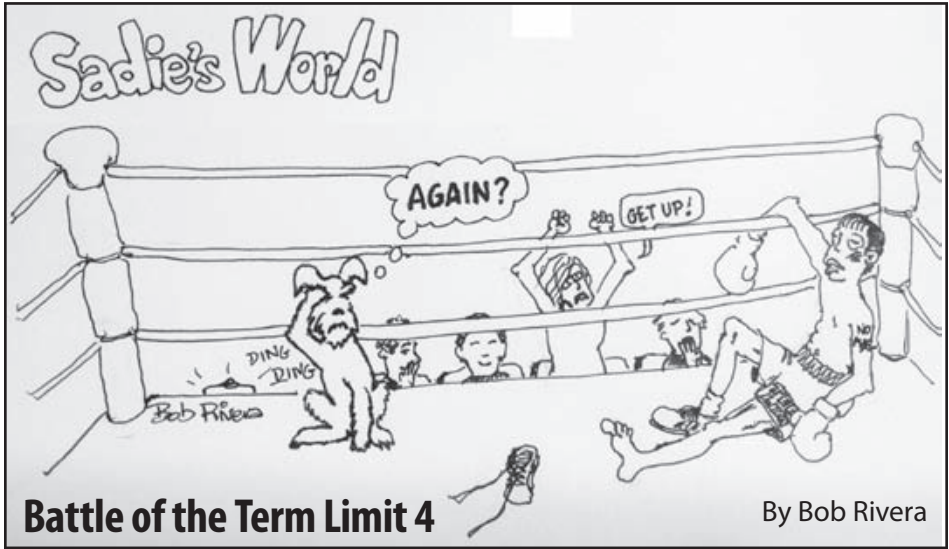
In short, we have developed a fine Request for Proposal (RFP) with hands on assistance from the Palm Beach County Wi-Fi experts; we have excellent proposals from two competent vendors in response to the RFP. What remains to be done is

to select one of the two vendors and then to proceed with detailed contract negotiations. The Wi-Fi Committee has indeed selected one of the vendors, and we await the Bid Committee to do the same.

It is very difficult to understand why this small minority is working so hard to crash a project which will add so much value to our Village and its cachet as a place to live. More and more prospective purchasers and renters are asking, is our Village Wi-Fi ready? The same question is being posed by Real-Estate agents.

So I ask all Residents and Delegates, why would you listen to the negativity and carping of a few who are attempting to crash this incredible amenity which will benefit us all? These folks are well organized, they form highly negative clubs, they make T-shirts, but what is the content of their message, where are their ideas? In brief, there is nothing but complaints; they have no record, save launching frivolous lawsuits and disrupting meetings.

Finally, consider for a moment the possible consequences of not passing a UCO budget for 2014; worst case scenario, contract payments stop, FPL turns off the perimeter lights and irrigation pumps, Comcast turns off the Cable, Security abandons our gates, the buses stop; then lawsuits abound. Do not emulate the nonsense going on in Washington; do not allow a dedicated knot of very few disruptive residents to crash our life style. Delegates, pass the UCO budget!



### NOVEMBER 2013 UCO Monthly Meetings

<b>FRI. NOV. 1</b>	DELEGATE ASSEMBLY REPORTER SECURITY	THEATER UCO UCO	9:30 AM 1:00 PM 2:00 PM
<b>WED. NOV. 6</b>	PROGRAM & SERVICES	UCO	11:00 AM
<b>FRI. NOV. 8</b>	MAINTENANCE	ROOM A	10:00 AM
<b>TUES. NOV. 12</b>	TRANSPORTATION	ROOM B	9:45 AM
<b>TUES. NOV. 12</b>	UCO/AREA AGENCY ON AGING	ROOM C UCO	9:00 AM
<b>WED. NOV. 13</b>	BEAUTIFICATION	UCO	10:00 AM
<b>WED. NOV. 13</b>	ADVISORY	UCO	11:00 AM
<b>THUR. NOV. 14</b>	C.O.P.	ROOM B	9:30 AM
<b>FRI. NOV. 15</b>	SEARCH/NOMINATIONS	UCO	NOON
<b>MON. NOV. 18</b>	INSURANCE — OPEN BIDS	UCO	12:15 PM
<b>MON. NOV. 18</b>	AMPLIFIED PHONES	MUSIC RM A	1–3 PM
<b>FRI. NOV. 22</b>	TOWN HALL MEETING	PARTY ROOM	11:30 AM
<b>TUES. NOV. 26</b>	OPERATIONS	ROOM C	10:00 AM
<b>WED. NOV. 27</b>	OFFICERS	UCO	10:00 AM
<b>THUR., NOV. 28</b>	THANKSGIVING HAVE A NICE DAY	UCO	CLOSED
<b>MON. DEC. 2</b>	EXECUTIVE BOARD	ROOM B	1:30 PM
<b>FRI. DEC. 6</b>	DELEGATE ASSEMBLY REPORTER SECURITY	THEATER UCO UCO	9:30 AM 1:00 PM 2:00 PM

### UCO OFFICERS

**President** David B. Israel

#### Vice Presidents

John Gluszak Dom Guarnagia Phyllis Richland Marcia Ziccardy

**Treasurer** Dorothy Tetro

**Corresponding Secretary** Marilyn Pomerantz

**Recording Secretary** Joy Vestal

### UCO EXECUTIVE BOARD

Bettie Bleckman	John Hess	Bob Rivera
Randall Borchardt	Jackie Karlan	Toni Salometo
Suzie Byrnes	Claudette LaBonte	Pat Sealander
Dolores Caruso	George Loewenstein	Howie Silver
Herb Finklestein	Bob Marshall	Myron Silverman
George Franklin	Michael Rayber	Lori Torres
Roberta Fromkin	Joyce Reiss	

### — EDITORIAL POLICY —

The *UCO Reporter* promises to continue its long held beliefs that this publication will print articles to inform our residents of the important issues concerning our Village. We promise to seek the truth and to print both sides of an issue, to open dialogue to inform our readers, not to create controversy.

We promise to listen to your concerns and to treat all our residents with courtesy and respect. Your opinion is valuable to us and will be considered in our decision for publication. These are the criteria for publication:

**LETTERS TO THE EDITOR:** Letters to the Editor should be limited to 250 words, and must be e-mailed ([ucoreporterwpb@gmail.com](mailto:ucoreporterwpb@gmail.com)) to the Reporter by the 7th of the month prior to publication. Your opinions are important to us, but please refrain from gossip, innuendo, nasty or inflammatory remarks. Letters deemed to be inappropriate, inflammatory or libelous will be returned by the Staff for revision or removal. All letters must include the name, address and phone number of the author. No letters from *UCO Reporter* staff will be published. They may however have the opportunity to submit an opinion article also limited to 250 words.

**ARTICLES:** Articles for inclusion should be limited to 500 words, e-mailed ([ucoreporterwpb@gmail.com](mailto:ucoreporterwpb@gmail.com)) to the Reporter by the 7th of the month of publication. All articles will be limited to one per writer. The topic of your article is of your choosing, but the Staff has the discretion to edit it with your approval or reject it based on the above stipulations. All articles must include the name, address and phone number of the author.

# UCO Reporter

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# LETTERS TO THE EDITOR



## Undesirable Residents

At today’s Delegates meeting, I had the unfortunate experience of sitting in front of two women who were loud, rude and screamed at just about every issue they didn’t approve, instead of expressing their opinions at the microphone as did all others or just keeping still. What ever happened to decorum? Those of us here long enough will recall a Sergeant-at-Arms at our meetings who kept order and had the ability to have disruptive residents removed by Security. It’s too bad that we appear to be in need of that again.

— Ruth Bernhard-Dreiss

## First Year Anniversary

Congratulations to Taste and See Bible Study Group on its First Year Anniversary.

Ms. Leonore announced the good news last September 22 Bible Study. The group had its first Bible Study on September 23, 2012 at Classroom A of the Clubhouse.

The group is non-denominational. We invite and welcome you to study the Word of God, to praise and worship, to pray, to fellowship, be encouraged, and develop friendships. Everyone has a testimony on how they were guided toward Taste and See Bible Study Group.

— Rosemarie Fuentes

## Board of Rats

As residents of Florida, and of Century Village in particular, we are blessed with an extensive number of recreational facilities, well-maintained grounds, a vast number of organizations and the list goes on.

One of my favorite places is an almost daily visit to one of the pools. There, I enjoy a refreshing dip in the water, perform a few exercises and soak up some sun. I have been very fortunate to meet a number of people and good friendships have developed between us. We have the daily chatter with discussions on current events, the laughs and jokes and, basically, watch out for each other.

On a recent visit to the pool, several of us observed two people smoking, which is prohibited at the pools. My friend and I informed this couple of the ban on smoking only to hear expletive words out of one of their mouths that took us (and others at the pool) by surprise. Thankfully, they continued their smoking outside of the fenced-in pool area. So we thought they understood. Well, after returning to the pool (following a smoke) one of the individuals yelled out, “Are you on the board of rats?!” We could not believe our ears!

I am a smoker and respect the fact that smoking is not permitted in the pool areas. So I mosey on out of the pool area and light up. There are signs posted advising us of the “do’s and don’ts” at the pools. They are there for a reason!

Perhaps some people don’t understand that many of our residents have asthma, emphysema, chronic bronchitis or other illnesses that are exacerbated by the smoke.

That should not restrict anyone from enjoying a swim, some sunshine or conversing with friends at the pools.

Let’s respect each other, be friendly and remember — every new day is a gift!

— Dolores Rizzotto

## Our Brothers' Keepers?

This question has been asked so many times. We can trace it all the way back to the Bible and the story of Cain who killed his brother Abel. When asked by God if he knew where Abel was his evasive response was, “Am I my brother’s keeper?”

In the world of today we try to give the right answer. Anytime there is a natural disaster, countries big and small send relief to help save life and property. Yes, we are indeed our brother’s keepers. But what I do not understand is why human beings can be killed by the thousands and nothing is done to help. Wasn’t the United Nations established just for the purpose of preventing war and the slaughter of innocent people?

Is it at all possible that the U.N. prevents countries from helping out in these situations? The majority of the members do not believe in human rights. They do believe in killing the infidel however, and so there is no reason to interfere. They believe the infidel is being killed and the innocent killers will go straight to heaven. Can that be the reason?

I do not know the answer. Do you? If so, please tell me. If you do not know the answer, please ask someone else who perhaps does.

—Sandor Tambor

## Support Our Theatre

I was delighted to read Bettie Lee Bleckman’s letter regarding Century Village shows. As one who goes often, I agree we should support our Theatre. One can hardly go to a Movie Theatre for ten dollars!!!!

—Ann Kelly

## Signage Code Violations

In October’s *UCO Reporter*, Vice President Dom Guarnagia describes a \$12 million judgment against a property management company and a homeowners’ association for violations of state laws regarding STOP signs and hedges. He then outlines the steps Seacrest and UCO have taken to indemnify themselves against such judgments.

As a daily pedestrian, bicyclist and shuffler (too old to jog), I would like to point out that the “PLEASE Stop for Pedestrians” signs at the many marked pedestrian crossings of the circular vehicle road are in violation of Florida law, which states that vehicles MUST stop for pedestrians in a marked crossing. (Several crossings have only the logo, no words; some have neither logo nor sign.) In other words, should a pedestrian be hit while in a crossing, Century Village may be as liable as the Jupiter community Mr. Guarnagia discusses.

In addition, on the exits from

many of the parking lots, the STOP signs and (broad white) stop lines are placed AFTER the vehicle has crossed the pedestrian path. Again, should a person be hit at one of these intersections, Century Village could be held liable.

—Richard Handelsman

# Surviving in a Crazy World

By Chuck Samsel

This is a new club, (Surviving a Crazy World by name), that I’m trying to get off the ground here in CV on Monday, Nov. 4, 3:00 pm, in Music Room B.

We can’t guarantee you won’t be somewhere like a mall when someone starts shooting sometime in the future or side-swiped by a lady or gentleman on a cell phone or hit head-on by a drunk driver as I was last night (I’m okay, I think). Maybe we can’t stop the permafrost in Alaska and the arctic regions from melting faster and faster and poking methane holes in the ozone layer, or do much about that fish you ate last night that may have come out of the now polluted St. Lucie river. Maybe, just maybe, together we can figure out some ways to turn this now crazy world around so it’s a little more at peace; a little more beautiful and free, the way it used to be when we were younger and didn’t have to be concerned about these scary things.

So, come join us and let’s see if we can solve a little bit of the world’s whacky dilemmas.

## LIST OF UCO COMMITTEES AND THEIR CHAIRS

### Committees

Advisory Committee  
Beautification/Benches/Signs Committee  
Bid Committee  
Bingo Committee  
Cable Committee  
Cert Committee  
Channel 63 Committee  
Community Relations Committee  
Welcome Committee  
Computer Committee  
Elections Committee  
Finance Committee  
Insurance Committee  
Investigations Committee  
Irrigation/Infrastructure Committee  
Library Committee  
Maintenance Committee  
Nomination/Search Committee  
Operation Committee  
Program and Services Committee  
Reporter Committee  
Security Committee  
Transportation Committee  
Wi-Fi Committee

### Chairpersons

Marilyn Gorodetzer  
Marcia Ziccardy  
Dom Guarnagia  
Ron Massa, Co-Chair, Isabel Scherel, Co-Chair  
Bob Marshall  
Jackie Karlan; Ed Black, Co-Chair  
Ed Black  
Lori Torres, Co - Chair  
Myron Silverman, Co-Chair  
Ed Black  
Marilyn Gorodetzer  
Dorothy Tetro  
Toni Salometo  
Claudette La Bonte  
Dom Guarnagia  
Dot Loewenstein  
Dom Guarnagia  
Roberta Boehm-Fromkin  
David Israel  
Marilyn Pomerantz  
Joy Vestal  
Ed Black  
Lori Torres  
David Israel

NOTE: Chairpersons of all committees may be reached at the UCO office at **683-9189**

Social Village Seniors

Sponsoring

## Traditional Thanksgiving Dinner

Buffet Style catered by  
**Lincoln Culinary Institute**  
Entertainment/Dance Music  
by **Mr. Karaoke** (Jack Kasden)

**Thurs. Nov. 28th**  
5 to 9 p.m. in Party Room

Reservations required.  
(240 quota) **\$25.00 per person**,  
cash only, non-refundable.  
Reservations in lobby of  
Clubhouse each Mon-Wed-Fri  
thru end of October from  
**1 to 4:30 p.m.**

Looking forward to seeing you.



OPINION

# I, Too, Have A Dream

BY ESTHER SUTOFSKY

While my dream may not be as grand and earth shaking as the Rev. King's, it certainly is important to those of us living here in the Village. Once we had a sweet place to live with people working harmoniously, or at least trying to, our infrastructure was kept up to date, and we functioned as a smooth team. Once, that was the status quo.

Now the status quo is different. It is a nasty, unfriendly and unresponsive status quo. The people in the administration have become segregated from the population. They have their doors closed, their ears unbending to the words of others and have become enamored of their own self-importance. Their importance and their projects have become the propulsive fuel of the Village. And fuel it is, as they are burning up the Village.

The Village is burning with anger, animosity, and even hatred. Threats and intimidation are the *modus operandi* of the president and administration and quite honestly, this may work for a while, but it is a losing cause. So is trying to stifle those who oppose the incumbent administration. What they get for their troubles are streams of invective, defamation of name and reputation and lots of *agita!*

Yet onward they continue, knowing that we must change the status quo. This UCO administration is stale. Its bright stars are being overwhelmed, good people are being marginalized, and we, the people of the Village, are reaping more and more disasters. Just walk the Village. What do we see? We see huge ever expanding

cracks in the Dover parking lot. We see cracks in the perimeter walkways, so big that one can stick a hand into many of them and it is only getting worse. After a rain we see lakes, which they can prettify with the term ponding, but call it what you will, these accumulations of water should not be here.

I have a dream of a new government, a new UCO, a new fresh air in the Village. I see a new UCO president who will serve the people rather than the other way around. I dream of a new leader with no baggage, no old promises, no debts to anyone, a leader who leads and listens, who thinks before speaking, who knows that expertise on issues is the way to go. I dream of a UCO which functions on hard work, on recognition that people have differing opinions and screaming at them does not change that fact.

The status quo is neither holy nor need be kept. Term limits will insure fresh ideas, fresh blood, a sweeping out of what needs to go. The dream of wifi and techie improvements can become reality with care for the safety of our residents. As with all projects we need to ask all questions and get all answers before proceeding. A dream must be based in reality as well. We need to change the status quo and make the dream live.

*[Editor's Note: Esther Sutofsky has announced her candidacy for the position of UCO President in the March 2014 election. This is an Opinion piece that she has asked to be printed in the UCO Reporter.]*

POLITICAL

# Better Accommodations for Local Seniors Needed

BY CONGRESSMAN PATRICK MURPHY

## Re: West Palm Beach Social Security Office closure

U. S. Representative Patrick E. Murphy (FL-18) sent a letter to the Social Security Administration, expressing his concerns regarding the temporary closure of their West Palm Beach Office, which serves many residents of Florida's 18th District. In the letter, Murphy requests an update on when the West Palm Beach office will be re-opened and requested that the Social Security Administration make accommodations in the interim to address long wait lines at neighboring facilities. *[PLEASE FIND BELOW A COPY OF THE LETTER.]*

April 19th, 2013  
Mr. Michael W. Grochowski  
Region 4 Commissioner  
Regional Public Affairs Office  
Social Security Administration  
61 Forsyth St. S. W. Suite 23129  
Atlanta Ga, 30303 -8907

Dear Mr. Grochowski:

In recent weeks, my office has received several troubling comments regarding the temporary closure of the Social Security Administration's West Palm Beach office. There have been numerous instances reported to my staff of unnecessarily stressful conditions at some of the neighboring operational offices, seemingly as a result of the extra demands placed on them by the shutdown of the West Palm Beach location. Most importantly, I would like to know when the office is scheduled to be reopened. Beyond that, I am writing to respectfully submit some suggestions brought to my attention that may help mitigate the burden place on the seniors in my district until the West Palm Beach office is reopened.

First, I am requesting that your office make the closure for renovations of the West Palm Beach location more public in my district. Uninformed citizens traveling to that office arrive to a shuttered building with no answers for where to turn to in the meantime. This creates an unnecessary burden for those who took the time to make the trip to the office. Second, I believe it would be prudent to open a temporary location in West Palm Beach so that there is less of a burden placed on the surrounding offices serving our elderly and disabled beneficiaries. These people are currently traveling additional distances to neighboring operational offices where they face long lines that spill out of waiting rooms, causing them to have to stand for most of their wait. In that vein, offices near West Palm Beach should place temporary seating outside of waiting rooms to address this. A volunteer in Palm Beach County, who has driven

multiple seniors and others to the Office in Delray Beach, informed my office about a two hour wait outside. That location in particular could benefit from additional seating.



Patrick E. Murphy

With your help and a simple plan of action, the temporary closure of the West Palm beach office need not unnecessarily impact my constituents. Furthermore, I trust that you and your staff are working expediently to reopen the West Palm Beach location. Thank you for the work you do to serve our nation's elderly and disabled citizens every day and for your quick attention to this matter. I look forward to your response.

## UCO REPORTER

*The official newspaper of Century Village*

Visit your Web site:

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24 Camden A, West Palm Beach, FL 33417  
Tel: 561-683-9336 / Fax: 561-683-2830  
Email: [ucoreporterwpb@gmail.com](mailto:ucoreporterwpb@gmail.com)  
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Office hours: 9 a.m. to 1 p.m., Mon.-Thurs.  
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## Search/Nominations Committee

BY ROBERTA BOEHM-FROMKIN

Would you believe that it's just about the time to get your bios prepared and ready to send to us? Start thinking about what you will write and get it ready to e-mail. Following is the format of how the bio should be written.

1. Your name, address, phone number, email address, date and the position for which you are running.
2. Education
3. Work Experience
4. UCO and CV Experience.

Your address, phone number, and email address will not be printed as part of your bio. We need it in case you have to be contacted. The bio must be sent to me at [rgwlbfg@gmail.com](mailto:rgwlbfg@gmail.com).

**But wait!** Being considered is a bylaw amendment regarding

procedure to prove each candidate is a resident of Century Village for nine months each year.

Any TWO of the following will be accepted as proof of residency:

- Florida Drivers License showing your residence address in Century.
- Voter Registration Card showing your residence address in Century.
- Current Florida Vehicle Registration Card showing address in Century.
- Passport showing current address in Century.

Get started and we'll let you know when to send your information to the Search / Nominations Committee. **GOOD LUCK TO YOU ALL!!!!**



# VICE PRESIDENTS' REPORTS



## Dom Guarnagia

Andover • Bedford  
Dover • Golf's Edge  
Greenbrier • Kingswood  
Oxford • Southampton

At the October Delegates Meeting in the Officer's Report, I corrected a previous item in last month's article which dealt with the "STOP" signs and their heights that are in violation of Code; and, as I initially misunderstood to be the responsibility of each Association be corrected to be the responsibility of UCO to satisfy the Roadways Agreement . However, your Maintenance provider will

provide an affidavit to be signed by your Board stating that those signs have been correctly set at 7'-0" below the sign bottom to the ground. Ted Herrle our Property Manager and I have travelled every intersection throughout the Village and both located them on a large map and identified those in need of correction.

The proposed Reflection Bay development project has divided the Village between those in favor and those opposed. Surveys aside and disdain by some, reading this in print, it is a political football that requires the response of the triumvirate of Court-appointed judges to resolve. For UCO to be the provider of funding legal resolve by increasing the budget will have unfavorable results. Those who support keeping a Golf Course will be pleased with the mandated

monthly contribution and those opposed will perhaps withhold their portion of the contribution. This will result in an increase of delinquent payments and a nightmare for bookkeeping purposes and possibly lead to residents being denied privileges, such as transponder use and more, because of their desire to be in favor of development. Far simpler would be for those favoring the PRPC to donate on their own volition.

On another subject: Village-wide WI-FI discussions and dialectic methods of implementing service has been bounced around with much concern as to the correct method. Discussion of which of the two methods are being at great length between the WI-FI Committee and the Bid Committee. Whichever method prevails and when another vote is taken, most probably, great influence for

acceptance will be exerted by the Seasonal Residents who constitute a majority in season and come with electronic equipment and make frequent calls to relatives and friends extolling the virtues of inexpensive and lengthy phone calls, now cheap because of WI-FI. Young family members are more likely to visit because they can avail themselves and their 'toys' to communicate with pals and play games, where before WI-FI, they came here reluctantly with the inability to use those devices, of which that some of us see them as unnecessary.

To those of you who have recently joined us for the winter, welcome, take note of the improvements, with more to follow and enjoy a safe and pleasant season. Please observe the rules of the road and avoid being ticketed for speeding or neglecting the newly elevated tall stop signs.



## John Gluszak

Cambridge • Canterbury  
Chatham • Dorchester  
Kent • Northampton  
Sussex

It has come time that this Village unite together. I have circulated a petition about the closing of the transponder lane ...to be closed from 12-Midnight to 5AM. I have over a hundred signatures on a petition that the transponder lane be closed between above-mentioned times. Eva Rachesky has also taken a copy of the petition and placed it in the staff office for owners to read and say "yes" or "no" with their signature. The transponder

lane was inadvertently closed down between these hours but, after consideration, it is now reopened. I will bring this petition through the proper channels as well as Security.

I will also recommend that the Security meeting be held a day before the Delegate Assembly. This way, anything of vital importance to the Village will be presented and discussed at this meeting so everyone will be aware of any decisions made by Security Committee.



## Marcia Ziccardy

Berkshire • Camden  
Hastings • Salisbury  
Somerset • Wellington  
Windsor

Well here we go again. Is there no end to this madness?

At the Delegate Meeting I tried to explain a very simple way to take a vote and get a total that we would feel is correct, but the delegates just ignored what I said and were not even willing to try it. I was very disappointed to say the least. I will now explain the way it would work so that you can understand and have time to think about it for the future.

Every delegate with their delegate sign who is voting "yes" would line up single file in the aisle. One by one, they would come up to the microphone and say "one, two, three etc." and we would get a final count. Next, the delegates that are voting "no" would do exactly the same thing.

I hope you will change your mind and try this.



## Phyllis Richland

Coventry • Easthampton  
Norwich • Plymouth  
Sheffield • Stratford  
Waltham

I am very sad. Thanksgiving 1996 was the first night that Stew and I slept in century village. Our furniture was delivered that day and we were like two kids. We had reached the place where we would spend the rest of our lives.

Well, here we are, almost 17 years to the holiday and nothing is the same. The village is not the same and neither are the residents that live here and neither is the attitude and the respect.

Having been banned from one blog, I can only read how folks feel about the issues of the day. This morning when I read the other blog and I read the mean remarks about a photograph of someone that is willing to put herself out there, I am very sad.

I do not think that we will ever get back to the place where we were 17 years ago, but maybe in time and with little thought we just might make this a new paradise.



OPINION

# Make No Mistake

BY FRANCES CORGNATI

We have the right to stand up for justice! Study the history and the FACTS. The mistakes of the past resident owners of Century Village do not have to be OUR mistakes. They did not purchase the Clubhouse. They did not purchase the Golf Course. Rather, they accepted a “deal” with the developer that now means all owners must pay fees associated with the Clubhouse that is owned and run by a private company. The “deal” with the Golf Course was that it was promised to owners “IN PERPETUITY.” This promise was not only verbal it was put in writing and it became a part of the DEED/TITLE for the Golf Course property. Just because that was many years ago, does not mean that it has lost its legalities!

As an owner resident in Century Village, I have made it my business to research the facts, to attend as many meetings as possible, including those at the County Board of Commissioners. Do you know the facts?

WHY are some owner residents, here at Century Village, so willing to give up our legal rights and our beautiful, quiet community, SO EASILY. There is NO opposition, NO fight. The MAJORITY of owners here understand that Justice must be upheld. The Majority of Delegates have voted to do what it takes to uphold the Perpetuity Agreement. The Majority of owners who were sent postcards by the County (twice), have returned them as opposed to the development. Many have sent personal letters. That majority has attended Board of Commissioners meetings over and over again. Why have our majority been ignored? Why have a small group of owners

had so much influence? Only the facts will bring out the truth.

What is needed is a firm stand for JUSTICE. The only legal rights in the case of the golf course are the legal rights of the owners of property in Century Village to demand that the PROMISE (legal) of a golf course IN PERPETUITY is maintained. This must be resolved in a Court of Law because of breaches of Justice committed by the current owner, the Zoning Commission and the Board of County Commissioners. Three judges will soon hear and decide on OUR case. We should be thankful to the owners in Southampton C who have the courage to stand for OUR justice. After all, this is OUR Village.

BE ADVISED – THE CASE TO SAVE OUR GOLF COURSE IS NOT LOST. It has just begun! Please investigate for yourselves. Justice involves upholding the meaning of an oral and written PROMISE that the Golf Course would be maintained in PERPETUITY. At what cost is JUSTICE upheld?

JUSTICE is demanded by all, but championed by few. There is no sacrifice too great to make in the name of Justice. We are willing to spend hundreds of dollars a month to maintain our properties, we are willing to pay the rising costs associated with Clubhouse and other services, we are willing to pay ever-increasing costs of property and auto insurance. We are “obliged” to pay these costs. But when it comes to taking a stand and making a choice for Justice, for ensuring that a Promise is upheld, for being partners in maintaining the quality of life of our community, where do you stand? Stand for Justice!

OPINION

# Refuse, Recyclables and Responsibility

BY JEAN KOMIS

Many of the Associations have problems with the disposal of rubbish by the owners and tenants of their condo units, also contractors doing work in their condos.

Every Association has more than one large trash container where daily garbage (food wrappings, containers, peeled fruit and veggies etc) should be bagged and put in the container for that purpose. There is a bin (yellow) for paper, cardboard and recycle boxes to be placed. There is also a bin (blue) for glass bottles, cans, plastic containers etc. (should be washed out before disposal, since we do not need bugs and decaying food and sickening smells) to also be recycled. These bins are marked and also within reasonable distance to dispose of your trash. If you are unable to, I am sure your neighbor would be quite willing to do for you if you

just ask nicely.

We need to be diligent in taking care of our environment for the next generation, our grandchildren and their future families. It is everyone’s business to help preserve our future and see that there is a future. The lazy and less caring people in this world need to wake up. Most of us are retired and see the waste and abuse in today’s world. Things were not packaged years ago as they are today and so much is put into waste; therefore, we need to recycle and save. The plastic bags that blow into the lakes, rivers and oceans, are harmful to marine life, along with other trash. The fish and animals think it is food. Eating plastics, tins and glass is harmful. Please consider disposing of everything correctly for future generations and help the environment. It just takes a little thought and selflessness.

# I Witnessed a Crime

BY DAVID GIVENS

On October 3rd, I had finished my shopping at our neighborhood Publix Supermarket on Community Drive and was relaxing in the waiting area, as many of us do, for our Century Village bus to go home.

I had seen a lady during my shopping spree a few times in the store and smiled at her. At one point, she said that she could not find a shopping cart, but I later noticed that she was successful and had found one.

While waiting for the bus to arrive, I heard someone yell out -- “CALL THE POLICE, HELP, CALL THE POLICE.” I looked up and saw a young man running toward the door and the this same lady was the one yelling “CALL THE POLICE.” I had my shopping cart in front of me with my purchases in it. I took the cart and shoved it in front of the young boy but to no avail. He practically jumped over it (it seemed to me) and ran out the door being chased by Publix employees and management. Needless to say, he did escape.

The good thing was that the lady was yelling so loud he dropped her purse as he was running out of the store -- so his attempt was

not successful. I did notice with this lady that as she was shopping, she had her purse in the shopping cart and had her back to the cart as I have seen many individuals do when shopping. This gives anyone the opportunity to help themselves to your cash, credit cards, personal identification or whatever you may have in your purse.

I also found out that the lady is a resident of our Village and is 85 years young. Thankfully, she was not harmed; but needless to say, she was very shaken up and frightened. The Publix staff and management could not have been more accommodating and helpful with her. The police were called and given a description of the young boy.

She did take the Publix Express home and the driver Bob did make sure that she got to her Unit safely and he even exchanged some comforting words with her.

Please — **do not leave your purses in shopping carts** wherever you are shopping. You are giving someone the opportunity to take advantage of you. Pay attention to your surroundings, at all times especially when shopping.

# THANKS!

for the Delivery of the *UCO REPORTER*

To All Century Village Residents:

In case you are not aware our maintenance companies deliver the *UCO Reporter* as a SERVICE to our Village. They don’t charge for this service. This is not part of your contract! But because they are an integral part of our community they have agreed to do their share.

If you receive your paper a little late please try to understand and be patient. It takes a full crew of the maintenance companies employees to accomplish delivery of the paper. Think what would happen if they said sorry, no more delivery. You would have to come over to the *UCO Reporter* and pick it up yourself!

So thanks, **Seacrest, Gallagher, Pruitt, Apogee** and **CMC** from the *UCO Reporter* for a job well done.



# Answering Your Medical Questions

BY LANNY HOWE

“Every year I get a new Medicare book. It’s a half-inch thick. I begin to read it and get all confused. I need someone to help me make intelligent healthcare decisions.”

\* \* \* \*

“I have only my Social Security to live on now. I hear that there is other help available but have no idea how to get it.”

\* \* \* \*

“The doctors keep putting me on more prescription medications. I wish I could figure out which Coverage D prescription plan is best for me.”

\* \* \* \*

“I’ve never had long-term health care insurance and think I should have something. But what? I’m living on a fixed income. Is there anyone who can help me decide what’s best for me and affordable?”

Helpline:  
**(561) 684-5885**

These are samples of the kinds of questions answered on a regular basis by representatives of the Area Agency on Aging on their Helpline phone: **(561) 684-5885**.

On September 10, through arrangements made by UCO vice president Phyllis Richland, who hosted the event, Kim Clawson, director of the Helpline, spoke at the Clubhouse about what her agency does. Approximately 30 Village residents attended and asked some good questions according to Kim. The topic at this second in a series of four presentations by the agency was Long Term Care (or LTC for short). Some of the subjects discussed were the kinds of long-term care available and what Medicare and Medicaid cover.

The first meeting took place on August 13 and focused on Medicare changes and comparing Medicare plans. At this writing, a third meeting is scheduled for October 8 with an emphasis on getting ready for 2014 and the fall Medicare enrollment period.

The Area Agency on Aging is a private, nonprofit organization established in

1988. Their mission is to enable seniors, caregivers and adults with disabilities to make informed decisions regarding long-term care and to streamline access to long-term care. The fact the agency is nonprofit is important in helping ensure impartiality.

Calls to the Helpline are answered between 8:00 a.m. and 5:00 p.m., Monday through Friday. Sometimes you have to wait to speak to a counselor. If you cannot wait or you call other than during the above hours, you can leave a message to be called back. When calling (561) 684-5885, you will need to press 5 to get the Helpline, and then press 1, 2 or 3, depending on whether you want to speak to someone in English, Spanish or Creole. Helpline personnel can also make an appointment for you to visit their office if such further assistance is needed.

Look for announcements of future presentations at the Clubhouse on health care. We seniors can learn a lot from these meetings.

The next Area Agency on Aging event will be on November 12th at 9:00am to 11:00am in Room C at the Clubhouse. The topic will be STAYING SAFE DURING THE HOLIDAY.



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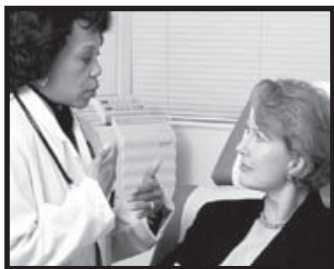
GARY J. DRUCKER



# Century Village Health Fair & Senior Expo

Thursday, November 7 • 10am - 12pm

at the Main Clubhouse – Party Room  
200 Century Blvd., West Palm Beach



Door Prizes  
Health Screening



Give-a-ways



“Ask the Doctor”  
Health Education



**1.888.TENET4U**  
**836.3848**

Fill out, then clip this form and bring with you to the Health Fair to WIN great door prizes!

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Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_



# Affordable Travel for Seniors

BY CYNTHIA WILLIAMS



Remember when we were working and, at least once a year, we took that desperately needed vacation to get a break away from everything? Well we can still do it.

After talking to several seniors here in Century Village, I found that the general consensus is that they would love to get away; but with the economy the way it is and living on a fixed income, they just don't have those extra dollars to do anything but pay their daily living expenses.

After having owned my own travel agency for over 20 years, I know that we can still do it. Maybe not on the spur of the moment, but it can be done.

Good planning and a little penny pinching can get us out of this rut. There is affordable travel for us.

Want to take a cruise? Think about a three day/two night cruise

out of West Palm Beach. No airfare (that's a big savings), get an inside cabin (the cheapest), book and pay monthly (total cost is about \$200.00 per person including cruise and port taxes). It's a vacation, food & entertainment included and no passport needed. What more can you ask for? Of course, you have to save a little extra for the tips and booze, but what the heck, don't drink.

After traveling, you can share with your friends and family that you went on a cruise, had lobster for dinner, saw a great show and also went to the Caribbean. They don't have to know it was an inside cabin and only three days. Actually it was a "mini suite" and you were gone for eight days.

Just want to get away, think about flying out of Fort Lauderdale. Some

airlines, such as Spirit, Jetblue and a few others offer very low rates. My personal choice is Spirit because they have a program that you can join for \$59.00 per year and they send you special offers as cheap as \$9.00 each way fares. Now where can you fly that cheap? Of course, it may not be the day you want to travel or where you want to go at the time, but be adventurous and get that BINGO buddy to go with you. What do we have other than time -- reschedule that doctor's appointment and get away for a day or two or three. They even have trips to Tampa, Florida for as little as \$38.00 round trip and roundtrip tickets to Baltimore, Maryland for as little as \$98.00 per person. Go visit the Baltimore Harbor or the Nation's Capitol.

Oh well, that brings up another issue: "How will I get to Fort

Lauderdale?" Well, there is the Tri-Rail. You don't need to carry anything but an overnight bag (we know how to pack light) and you won't have to pay the airline for checked luggage. (Don't forget that medicine and necessities.) Plus the Tri-Rail offers discounts to seniors and they go to Fort Lauderdale. Need I say more?

Remember -- there are lots of things to do here in West Palm. Get out of that house and get going. Tomorrow is not promised. Visit some cities and places that you haven't before, don't let the joys of life pass you by.

My motto to my clients was: "Traveling Elegantly But Inexpensively". Enjoy!!

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# Which of These Neuropathy Symptoms Do You Suffer From?

If You Suffer From a Single One of These Torturous Symptoms  
— **Numbness, Tingling, or Sharp Nerve Pain** —  
*THEN THE FACTS BELOW MAY BE THE MOST IMPORTANT  
YOU HAVE EVER READ IN YOUR LIFE!*

\*\*\*\*\*

**Neuropathy** affects every part of your life — walking, sitting, and even sleeping.

Maybe you’ve had multiple tests, only to find out no one has any idea what you have. Maybe you’ve been prescribed a drug with negative side effects.

Do you have any of the following symptoms...

- Pins and needles feeling?
- Numbness in the hands or feet?
- Tingling or burning sensations?
- Weakness in the arms or legs?
- Sharp shooting or burning pains?

If so you may have a condition called **peripheral neuropathy**.

My name is Dr. Sabrina Morgen, clinic director at Physicians Wellness Care. I’ve been helping people with neuropathy and nerve problems for more than 12 years.

More than 20 million Americans suffer from peripheral neuropathy, a problem caused by damage to the nerves that supply your arms and legs.

This painful condition interferes with your body’s ability to transmit messages to your muscles, skin, joints, or internal organs. If ignored or mistreated, neuropathy can lead to irreversible health conditions.

Why not get help by those trained to correct the major cause of peripheral neuropathy?

Data from the National Board of Chiropractic Examiners’ Job Analysis of Chiropractic lists arm and leg neuropathy as the second most common nerve problem treated by chiropractors.

Often neuropathy is caused by a degenerating spine pressing on the nerve roots. This can happen in any of the vertebral joints from the neck all the way down to the tail bone.

## The Single Most Important Solution To Your Neuropathy

By using gentle techniques, I’m able to release the pressure that has built up on the nerve. This allows the nerve to heal and the symptoms to go away.

Numerous studies have proven chiropractic’s effectiveness in helping nerve conditions...

**“Manipulation [chiropractic adjustments], with or without exercise, improved symptoms more than medical care did after both 3 and 12 months.”**— *British Medical Journal*

**Patients showed an 85.5% resolution of the nerve symptoms after only 9 chiropractic treatments.** — *Journal of Chiropractic Medicine 2008*

With chiropractic care, patients had **“significant improvement in perceived comfort and function, nerve conduction and finger sensation overall.”** — *JMPT 1998*

**“Significant increase in grip strength and normalization of motor and sensory latencies were noted. Orthopedic tests were negative. Symptoms dissipated.”** — *JMPT 1994*

What these studies mean is that with chiropractic care, you could soon be enjoying life...without those aggravating nerve problems.

## How To Find Out If This Will Work For You

It’s time for you to find out if chiropractic will be your neuropathy solution.

For 14 days only, \$95 will get you all the services I normally charge new patients \$295 for!

What does this offer include? Everything. Take a look at what you will receive:

- An in-depth consultation about your health and well-being where I will listen... really listen...to the details of your case.
- A complete neuromuscular examination. (NOTE: These would normally cost you at least \$295).
- A thorough analysis of your exam findings so we can start mapping out your plan to being pain free.
- You’ll get to see everything first hand and find out if this amazing treatment will be your pain solution, like it has been for so many other patients.

The appointment will not take long at all. And you won’t be sitting in a waiting room all day either.



## Don’t Let Neuropathy Hold You Back From Enjoying Life. Here’s What To Do Now.

**The offer is only good until 2 weeks from today.** Call today 561-964-9191 and we can get you scheduled for your consultation and thorough exam as soon as there’s an opening.

Our office is located on Lake Worth Road, one-quarter mile west of Jog Road on the south side, next to the Fountains.

When you call, tell the receptionist you’d like to come in for the **Neuropathy Evaluation** so she can schedule your appointment and make sure you receive proper credit for this special offer.

Sincerely,  
Sabrina Morgen, DC

P.S. At our office, we have specialized treatment programs for treating patients who suffer from neuropathy.

**Why suffer with years of misery?** That’s no way to live, not when there could be an easy solution to your problem. Don’t live in pain when we may have the solution you’ve been looking for all along. Visit us online at [www.DrMorgen.com](http://www.DrMorgen.com). We are providers for Medicare and most insurances.

## Call today...561-964-9191

Our office policy is that the patient and any other person responsible for payment has a right to refuse to pay, cancel payment or be reimbursed for payment for any other service, examination or treatment which is performed as a result of and within 72 hours of responding to this ad for the free service, examination or treatment, a \$257 value. This offer does not apply towards insurance nor federal beneficiaries. Sorry, no Humana. DC.



# Do You Have A Plan in Place For When You Are Less Able?

BY JEAN KOMIS

I have experienced while living here some seniors who have not made any arrangements as to what will happen should they suddenly become ill, have dementia or what their wishes when dying would be.

Many of us have families

and children that take an interest in our health. I am extremely lucky this way. Unfortunately, I also have two friends who have dementia and are not able to make decisions for themselves. Getting their families involved is not easy.

One of them has four adult children who are very comfortable and have their own lives. The mother raised and took care of four children BUT four children cannot take care of one mother. This is very sad.

Another case is the friend who now has dementia and was found lying in her bed, dehydrated and terribly malnourished. She only has one living relative in another state and no children. She went to the hospital and now has to go into a care facility. She is unable to live alone, has not been paying her bills

and also has a mortgage on her unit. This is overwhelming for her one living relative to handle. Why this person had not kept in touch and known what was happening is beyond me and now blames her friends for not helping her.

While we are all aging, we need to make arrangements for our future:

- **A will.** Terms and arrangements for burial or cremation.
- Direct pay for our monthly bills.
- Discussions with family.
- Long before dementia.

- You should also have a list of medication you take and update them regularly.

- Phone numbers of family and a responsible person to contact in an emergency.

This is your responsibility as an association owner or renter. It is not the association president or board member to have to deal with this, as many of you believe.

I would like to do an article on this so that the elderly are aware of their responsibilities while they are still able to make decisions.



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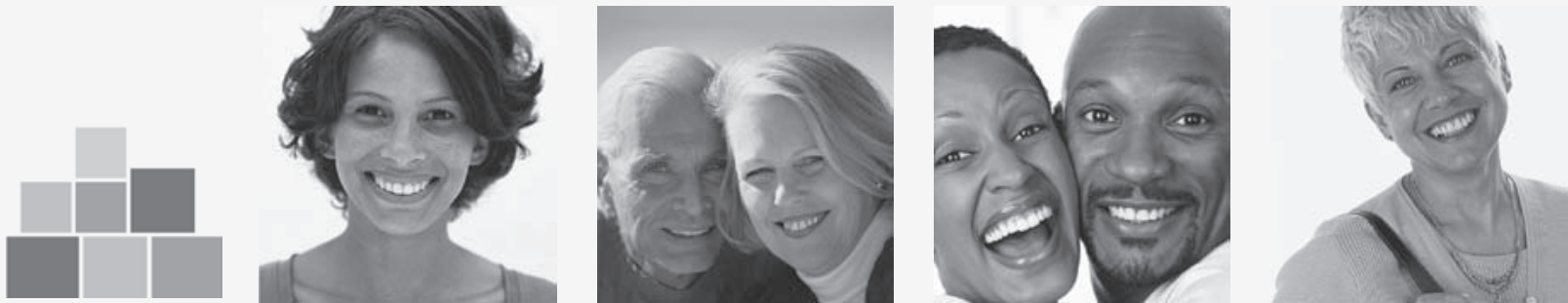


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# 65 Attend First Meeting of Messenger Club

On October 3rd at 10 A.M., the first meeting of the Messenger Club was held in Room C at the Clubhouse. There was approximately 65 in attendance.

According to the blog “My Village Blogger”, this group’s mission is to do exactly as its name implies -- to act as a messenger by gathering information and relaying it to the residents.

Ed Grossman introduced himself as a member of the board of the group and then introduced each of the other board members in the front of the room. Esther Sutofsky of Wellington E was introduced as a candidate running for UCO president in the next election.

The upcoming vote for the budget the next day was discussed. Questions were asked as to why

people had seen more than one version of the budget. Dorothy Tetro stated changes occurred as it was prepared and that revision 3 of the budget was the latest version.

The upcoming Wi-Fi project and the changes in the budget for it were discussed.

Esther Sutofsky was then asked to speak on her stance in running for UCO president. As a teacher and then as a principal for 12 years at two (2) different private schools in New York (which were not named at the request of the schools), she had one rule: when she was talking with students or parents no shouting or foul language would be tolerated. The meeting would immediately come to an end if that happened. When asked what UCO committees she had served on or attended, only

one committee meeting was cited that she attended to date.

Discussion was held that the UCO By-laws were in need of clarification. Vice President Phyllis Richland stated that there was money in the budget to hire a firm specializing in Condo By-laws to look at the UCO By-laws and make suggestions.

There was more to discuss but the meeting had to close due to another scheduled meeting in the room. More meetings will be scheduled in the future.

## THANKS! for the Delivery of the UCO REPORTER

To All Century Village Residents:  
In case you are not aware our maintenance companies deliver the *UCO Reporter* as a **SERVICE** to our Village. They don’t charge for this service. This is not part of your contract! But because they are an integral part of our community they have agreed to do their share. If you receive your paper a little late please try to understand and be patient. It takes a full crew of the maintenance companies employees to accomplish delivery of the paper. Think what would happen if they said sorry, no more delivery. You would have to come over to the UCO Reporter and pick it up yourself!.  
So thanks, **Seacrest, Gallagher, Pruitt, Apogee** and **CMC** from the *UCO Reporter* for a job well done.

# UCO Reporter Reunites Friends

BY CYNTHIA WILLIAMS

Sitting in the *UCO Reporter* Office diligently working on the advertisements for next month’s issue, I looked up and the office had a visitor. I knew I was overdue for an eye exam. Were my eyes deceiving me? Was I delirious?



Retirement and two relocations later, it was Teri Shipe Dumas who I had not seen in over ten years.

Teri and I worked together for over 18 years at the United Food and Commercial Workers International Union in Washington DC, traveling and working conventions, crying and venting when needed, and our

children Melissa and Antoine grew up together.

Who would have known that writing an article, “The Union Brat I Am – And Will Always Be” (*UCO Reporter* September 2013) would cause such a grand reunion.

Teri said, “... after reading the article, she immediately knew it was me and wanted to surprise me.” What a surprise.

Now after over ten years, Teri, her husband Paul and I are reunited here in Century Village because of the *UCO Reporter*. Miracles do happen.

### NOVEMBER/DECEMBER/JANUARY/FEBRUARY/MARCH/APRIL

All classes are **NOT** final, and are subject to change  
SIGN UP IN THE OFFICE

Monday						
Course Name	Starts	Time	Cost	Mtrl	Week	Room
Ancient Alternative	11/18	4:30pm-	\$35		6	Meeting C
Speak Italian (Beg)	11/4	9:30am-10:30	\$24		6	Class A
Country Line Dance	12/9	9am-10:30am	X		ongoing	Party
Stained Glass Beginner	11/4	1pm-3pm	\$20	****	5	Stained GL
Stained Glass Intermediate	12/9	10am-12pm	\$20	****	5	Stained GL
Memoir Writing (1st/3rd)	1/6	1:30pm-3pm	\$5	****	2	Sewing
Digital Photography	1/6	7pm-8:30pm	\$32	****	4	Meeting C
Super Brain	11/18	5:30pm-6:30	\$35		6	Meeting C
Line Dance Beginners only	1/6	10am-11am	\$18		6	Art
Tuesday						
Course Name	Starts	Time	Cost	Mtrl	Week	Room
Ceramics	10/29	9-11am	\$36	*****	6	Ceramics
Line Dance (Intermediate)	10/29	11am-12pm	\$18		6	Party
Drawing	11/5	1-3pm	\$36	*****	6	Art
Learn French(Beginners)	1/15	9:30-10:30am	X		6	Art
Wednesday						
Course Name	Starts	Time	Cost	Mtrl	Week	Room
Civilization of the Jews	12/4	10:30am-12pm	\$20		4	Meeting C
Mah Jongg Beginners	11/6	10:30am-11:30	\$20		4	Card A
Continuing Mah Jongg	11/6	11:30am-12:30	\$10		4	Card A
Jewelry Making	10/23	1:30-3:30pm	\$40	****	4	Craft
Jewish Kabbalah	TBA	2pm-4pm	\$18		4	Card B
Court Case's Involving Sex	11/1	10am-11:30am	\$25		6	Art
Thursday						
Course Name	Starts	Time	Cost	Mtrl	Week	Room
Painting Workshop	11/7	9:30-11:30am	\$20	+	4	Art
Yiddish (Conversational)	1/2	10-11am	\$7		6	Class A
Tai Chi	10/31	10-11am	\$16		4	Hastings
Ceramics & Clay	11/7	1pm-3pm	\$36	+	6	Ceramics
Learn to Sew beginners only	10/24	1-2:30pm	\$25	+	3	Sewing
Watercolor/Oil/Acrylic	12/12	1-3pm	\$36	+	6	Art
Composer Series	12/5	9:30am-10:30	\$35		6	Meeting C
Folk Dancing	10/24	9:30am-10:30am	\$18		6	Party
Friday						
Course Name	Starts	Time	Cost	Mtrl	Week	Room
Ceramics	11/1	9-11am	\$36	+	6	Ceramics
Jewish History	TBA	1:30-3pm	\$11		4	Meeting C
Tap	1/7	11:30am-12:30	\$20		4	Party
Country Line Dance	12/9	11:15am-12:45	X			Meeting C
Sewing advanced	10/25	1pm-3pm	\$20		3	Sewing
Canasta	11/1	1pm-3pm	\$17		4	Card A

METRO TRAFFIC SCHOOL AVAIALE OCTOBER 30 @ DECEMBER 6  
No Refunds or new registrations after the end of the 2nd class  
Room location subject to change and/or modification  
\$15.00 service charge on all returned checks

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We'll tow your car to our location for FREE if we do the body work. As a final touch, each and every car we repair is washed, vacuumed and hand detailed!

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Jobs

(up to \$500 max.)  
or

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Certain rules may apply.  
Call for details.



# Okeechobee Branch Library News

November promises to be an exciting month for programs at the library. The “Magic World of India” will look at the amazing diversity and unique cultures of that exotic locale. The League of Women Voters will present a program on the Affordable Care Act. Attend a genealogy program to learn how to get started researching your family history. Ron Wiggins, feature and travel columnist for The Palm Beach Post for 33 years will discuss “Florida Authentica.” Dr. Carole Policy will lead a discussion of “Ahab’s Wife,” by Sena J. Naslund, the first of the “Groundbreaking Reads: Adult Book Discussion Series.” Visit the library’s website at [www.pbclibrary.org](http://www.pbclibrary.org), or pick up a copy of the library’s “Happenings” bulletin for more information and programs.

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!

### November Programs

Mon, Nov 4, 6:00 p.m.	Creole Computer Class
Wed, Nov 6, 10:30 a.m.	Begin Excel
Tue, Nov 12, 8:30 a.m.	Mousing Around
Tue, Nov 12, 3:30 p.m.	Affordable Care Act
Wed, Nov 13, 4:00 p.m.	Magic World of India
Thu, Nov 14, 10:30 a.m.	Genealogy Program
Mon, Nov 18, 3:30 p.m.	eBook Assistance
Tue, Nov 19, 8:30 a.m.	Browser Basics
Tue, Nov 19, 3:30 p.m.	Florida Authentica
Wed, Nov 20, 2:30 p.m.	Book Discussion
Mon Nov 25, 6:00 p.m.	Creole Computer Class
Tue, Nov 26, 10:30 a.m.	eBook Assistance

Okeechobee Blvd. Branch Library  
5689 Okeechobee Blvd.

## WPRF Class Schedule 2013-2014

All classes are NOT final, and are subject to change

### Monday

COURSE NAME	STARTS	TIME	COST	MTRLS	WEEKS	ROOM
Speak Italian (Beg)	TBA	TBA				
World Music to B'way	TBA	TBA				
Stained Glass	TBA	TBA				
Memoir Writing (1st/3rd)	TBA	TBA				
Digital Photography	TBA	TBA				

### Tuesday

COURSE NAME	STARTS	TIME	COST	MTRLS	WEEKS	ROOM
Ceramics	4/2	9-11am	\$36	+	6	Ceramics
Line Dance	5/7	10-11am	\$18		6	Party
Line Dance (Beginners)	TBA	11:10-12:10pm	\$18		6	Party
Drawing	4/2	1-3pm	\$36	+	6	Art
Learn French (Beginners)	X	9:30-10:30am	FREE		6	Art

### Wednesday

COURSE NAME	STARTS	TIME	COST	MTRLS	WEEKS	ROOM
Civilization of the Jews	X	10:30am-12pm	\$20		4	Meeting C
Mah Jongg Beginners	X	11am-1pm	\$20		4	Card A
Continuing Mah Jongg	X	11am-1pm	\$10		4	Card A
Jewelry Making	4/3	1:30-3:30pm	\$40		4	Craft
Jewish Kabbalah	X	2pm-4pm	\$18		4	Card B

### Thursday

COURSE NAME	STARTS	TIME	COST	MTRLS	WEEKS	ROOM
Painting Workshop	4/4	9:30-11:30am	\$20	+	4	Art
Yiddish (Conversational)	X	10-11am	\$7		6	Class A
Joy of Opera	X	10-11:30am	\$18		6	Meeting C
Tai Chi	4/25	10-11am	\$16		4	Hastings
Ceramics & Clay	4/4	1pm-3pm	\$36	+	6	Ceramics
Learn to Sew	4/11	1-2:30pm	\$25	+	3	Sewing
Watercolor/Oil/Acrylic	4/4	1-3pm	\$36	+	6	Art

### Friday

COURSE NAME	STARTS	TIME	COST	MTRLS	WEEKS	ROOM
Ceramics	4/5	9-11am	\$36	+	6	Ceramics
Jewish History	X	1:30-3pm	\$11		4	Meeting C
Tap	4/26	11:30am-12:30	\$20		4	Party
Canasta	3/29	1pm-3pm	\$17		4	Card A

METRO TRAFFIC SCHOOL AVAILABLE MAY 9TH

"X" Start Date = Current Course Offerings

No Refunds or new registrations after the end of the 2nd class. \$15.00 service charge on all returned checks.

Room location subject to change and/or modification.

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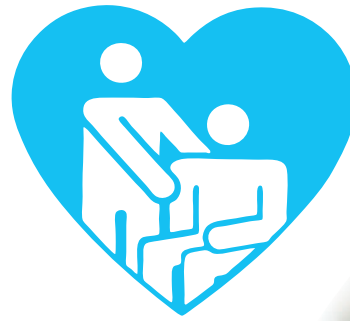
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# Food is Love



## Easy Thanksgiving Turkey

BY CYNTHIA WILLIAMS

### Ingredients

- One 10-15lb Turkey or 8 Turkey Wings
- Garlic Powder
- Celery
- Black Pepper
- Onion
- Italian Seasoning
- Season Salt
- Poultry Seasoning
- Onion Powder
- Cayenne Pepper (Optional)

### Preparation

Thoroughly wash the turkey or turkey wings. Place foil in the bottom of your pan or casserole dish (for easy cleanup). Chop a couple of stalks of celery and one small to medium onion. Stuff the onion and celery inside of your turkey or along the side of your turkey wings.

Mix a tablespoon of season salt, onion powder, garlic powder, black pepper, italian and poultry seasoning (cayenne pepper) in a small shaker. After thoroughly mixing your seasonings, season your turkey or wings on both sides (also a little inside the turkey for a little more zest). Place the turkey in the pan and cover with aluminum foil. (DO NOT ADD WATER — YOUR MEAT WILL MAKE ITS OWN JUICES.)

Cook on 350 degrees for approximately two hours. Be sure to pour the oil and juices off the meat. (DON'T BASTE.) After about two hours the meat should be tender. Remove the outside aluminum foil and reinsert it back in the oven for about 25-30 minutes for browning (or turn the oven on broil and brown faster).

Remove from oven and enjoy.

## Stuffing

FROM A NEIGHBOR

- 1 loaf stuffing bread
- 2 eggs
- 2 or 3 tsp turkey seasoning(or to taste)
- 1 or 2 tsp parsley flakes
- 1 sm pkg raw breakfast sausage
- water as needed

Rip bread into tiny pieces - add eggs and seasonings - mash by hand as for a meatloaf - add sausage -- keep blending adding little water to keep moist.

Stuff both ends turkey - any left over place in buttered pyrex dish and bake when turkey half-done

## Sweet Potato Casserole

BY MARILYN POMERANTZ

- 2-1/4 lbs. Sweet Potatoes, Peeled and cut into large even size
- 1/4 lb. 1 Stick butter, softened
- 1/2 cup Sugar or Splenda
- 1/3 cup Milk
- 2 Large Eggs, slightly beaten
- 1 tsp. Vanilla
- 1/8 tsp. Ground nutmeg

Place the potatoes in a large saucepan and cover with cold water by about 1-1/2 inches. Bring to boil, then cover and boil slowly over medium high heat until tender, about 20 minutes

Drain potatoes thoroughly and mash until smooth with an electric mixer. (There should be 3 cups) Beat in the butter, sugar, milk, eggs, vanilla and nutmeg until well blended.

Spoon the mixture into a shallow 3 quart baking dish that has been butter or coated with nonstick vegetable spray. (May be made ahead up to this point.) Heat oven to 350 degrees.

### For Topping

- 6 tbsp.. Butter, melted
- 1 cup Firmly packed light Brown Sugar or Brown Splenda
- 1/2 cup All purpose flour
- 1 cup Toasted chopped Pecans

Mix butter, brown sugar and flour in a medium size bowl. Stir in the nuts and sprinkle evenly over the potato mixture. Bake 35 to 40 minutes or until topping is lightly browned. Makes 6 - 8 servings.

## Pecan Pie

BY DOLORES RIZZOTTO

- 3 Eggs
- 1/3 Cup Sugar
- 1 Cup Dark Corn Syrup
- 1/3 Cup Melted Butter or Margarine
- 1 Cup Pecan Halves (or Chopped Pecans)
- Pinch of Salt
- 1 9" Unbaked Pastry Shell

Heat oven to 350 degrees. Beat eggs thoroughly with sugar, dash salt, corn syrup and melted butter. Add pecans and mix well. Pour into unbaked pastry shell. Bake at 350 degrees for 50 to 55 minutes. Cool and serve with whipped cream.

## SOCIAL VILLAGE SENIORS THANKSGIVING DAY DINNER

As many of you will remember, last year a group of residents put forth their efforts and successfully held the 1ST THANKSGIVING DAY DINNER in our Clubhouse party room. As the "originator" of this delightful event, many requests have come my way to once more replicate it and, since I am now a member and publicity director of this newly formed club, I am pleased to announce that we will in fact be hosting the " Second Traditional Thanksgiving Day Dinner" in the party room of our Clubhouse.

A traditional meal, buffet style, catered by the Lincoln Culinary School will be served. Reservations only, beginning Wednesday October 2nd, followed by Friday October 4th and continuing throughout the month on Monday, Wednesday and Friday in the LOBBY of the Clubhouse from the hours of 1 to 4:30 PM.

Reservations are limited to the first 240 residents, preference given to Club members. Cost is \$25.00 per person, non refundable. Cash only. Entertainment and dancing will be provided for your added pleasure.

## THANKSGIVING DINNER PLANS

Were you planning to dine out this Thanksgiving? You might want to rethink your plans. There are very few choices available. Our staff contacted approximately 15 restaurants and found to our surprise that most of them will be closed including Duffy's, Island Jacks and others closeby. But, don't forget the Thanksgiving Dinner being celebrated at the Clubhouse that promises to be special. Reservations are required. However you celebrate, enjoy!

### Editor's Note:

In last month's issue for **Cheddar's Restaurant**, the address and phone number were inadvertently omitted. They are as follows:

### Cheddar's Restaurant

925 So. SR 7, Wellington, Phone 561-345-2880.





## Your safety is our mission! Let us know how we can help.



Greetings from the Professional Firefighters and Paramedics of Palm Beach County. Your local Fire Rescue and emergency responders have been busy answering 911 fire and medical calls for help from the residents and members of your community. We want to make sure you have access to life saving information. Please check out our list of Fire Safety Presentations and make sure to book one for your community or clubhouse today!

### HOA COMMUNITY RELATIONS CONTACT

Drew Reyburn (561) 436-7322 [Dreyburn@IAFF2928.com](mailto:Dreyburn@IAFF2928.com)

**Yellow Dots and Cards can be picked up at the Ticket Office at the Clubhouse. Subject to availability.**

## Community Outreach Fire Safety Presentations Available

### SMOKE DETECTOR AWARENESS AND EDUCATION

Where to put them, how many do you need and when to replace your detectors, followed by Q & A.

### CARBON MONOXIDE SAFETY IN THE HOME

How to prevent this senseless cause of death and learn how to protect yourself, including detectors, monitoring systems, car keyless push button ignition systems and more.

### YELLOW DOT

We'll show you how the Yellow Dot can save your life in the event of a car accident!

### HANDS ONLY CPR

Learn how to save a life with CPR!

### 911 EMERGENCY LINE: WHAT YOU NEED TO KNOW!

Hear updates on the county's new high tech 911 system and how wireless communication and cell phones are changing the 911 system as we know it.

### FIRE SAFETY IN THE HOME

Learn how to deal with kitchen fires, oven/grease fires, dryer fires, home safety tips, etc.

### FIRE RESCUE TOP TEN

Learn the top ten most frequently asked questions and the answers, followed by dynamic group discussion and Q & A.

## StockMarket Justice

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Everyone knows it's not uncommon to lose money in the stock market either through bad investment advice, unforeseen market fluctuations, or for a number of other reasons. However, what most investors don't know, and what has often been described as Wall Street's 'dirty little secret' is that often times, an investor's losses can be recovered from the broker, investment advisor and/or the brokerage firm itself if it turns out the investor's losses were caused by the negligence or fraud of those entrusted to safeguard and invest your hard-earned capital. This may be true even if losses were caused by an unforeseen decline in the market.

Stock Market Justice, LLC is a company formed and run exclusively by securities professionals who possess many years of experience in detecting and going after broker malfeasance, often recovering all or a substantial portion of their clients' losses from brokers and/or brokerage firms found guilty of putting their own financial needs ahead of the needs of their clients to whom they owe a duty to protect.

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**[www.StockMarketJustice.com](http://www.StockMarketJustice.com)**

## FREE Memory Screenings



Dates: October 17  
November 18  
December 19  
Time: 9:00 am - 4:00 pm  
Location: **The Memory Disorder Center at St. Mary's Medical Center**  
5305 Greenwood Avenue, Suite 102  
West Palm Beach, FL 33407

Space is limited and appointments are required.  
Schedule by calling: **561.882-9100**

### Early detection and treatment of memory loss can make a difference.

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**561.882.9100**



# Local Dining

BY NICKLAS MA

Cuisine is truly an appetizing aspect of Vietnamese heritage, as well as something anyone should sample if they have not already. Unfortunately, popular Vietnamese restaurants are difficult to find in South Florida since most of the popular dining locations are in Orlando or Fort Lauderdale. Yet tucked away in the Crosstown Plaza by the intersection of Military Trail and Community Drive is a Vietnamese restaurant named Phở 16.

A delicious aroma of spices, sauces and herbs will certainly greet any customer wandering into Phở 16, along with a pleasant customer service, all for a reasonable price. Although small and humble, this restaurant offers 128 items on the menu with many dishes worth sampling. A decent appetizer to arouse the palate includes ordering some chõ giò (egg rolls) and gỏi cuốn (spring roll). The egg rolls are warm and crunchy. Being a bit salty, they come with a sweet, tangy fish sauce. For those who have never tasted it, the Vietnamese spring rolls are cool, refreshing hors d'oeuvres, consisting of pork, rice vermicelli (gluten-free), vegetables and herbs wrapped in rice paper and served with peanut sauce. For beverages, cà phê sữa đá (Vietnamese iced milk coffee) is well suited for those with a sweet tooth and in need of caffeine boost.

From there, customers can order the namesake dish of the restaurant -- house special phở, one of the most popular Vietnamese dishes. It is a large bowl of noodle soup with a broth simmered with a blend of spices and herbs, prepared either with

beef, chicken, seafood or meatballs in the soup. Phở tái (containing eye round steak) is a preferred choice for starters, with a strong flavorful aroma that can clear out nasal passages. If customers would prefer a milder taste, they can order phở gà (containing chicken). Phở is also served with a side plate of bean sprouts, cilantro, basil, lime, onions and chili peppers along with hoisin sauce.

More recommendable dishes include bún tôm thịt nướng (gluten-free rice vermicelli with grilled shrimp and pork) and cơm thịt nướng (steamed rice with grilled pork) both served in huge portions with your choice of grilled meat. The bún tôm thịt nướng is also prepared with ground peanuts, grated carrots, pickled white radish, green onions and bean sprouts. The rice dish also comes with carrots, pickled white radish, green onions, fresh lettuce and slices of tomatoes. For dessert, bánh flan would be a perfect way to complete a meal. Inspired by the original French dish, this caramel-dripping custard made of eggs, milk and sugar is not too sticky and sugary, but still refreshing and sweet.

Phở 16 at 2905 N Military Trail Ste E (tel:561-471-0901) is open all week from 10 am to 9 pm except on Wednesdays. If any readers out there enjoy Vietnamese cuisine, or have yet to have been exposed to it, Phở 16 is great to share some mouth-watering meal with family or friends for a very reasonably priced menu available at: <http://www.menupix.com/menudirectory/menu.php?id=380176334>.

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# Give Thanks for The Food of The Earth

BY DOLORES RIZZOTTO

Can you believe it's November already? This year has gone by quickly and the holidays are approaching so fast. We start off the holiday season with preparations for Thanksgiving – oh boy, the aroma of a turkey cooking in the oven -- I can't wait!

Each year, my sister-in-law Maureen (along with some help from my brother John) prepares a Thanksgiving meal that you would not believe. They have six children and ten grandchildren, all with requests for their favorite side dishes. Who asks for sausage stuffing in the bird, cranberry stuffing out of the bird, mashed potatoes, sweet potatoes, turnips, homemade cranberry sauce, veggies, a vast selection of baked pies; and the list goes on. Then we have the Italian side of the family that contributes by adding an antipasto, chicken egg-drop soup, pastries and roasted chestnuts.

While the preparations are underway in the kitchen, the children gather in front of the TV, to watch the Macy's Thanksgiving Day Parade. The men get together in the living room, down a few beers and discuss sports and other topics. Then we are all called to the dinner table.

Over the years, we've grown to

average about twenty-five to thirty people gathered around the table. My brother John always carves the turkey, then sits at the head of the table surrounded by family and friends ready to begin the festivities. Each year, John selects one grandchild to read a Prayer of Thanksgiving -- no Thanksgiving meal starts without a prayer first. Then we begin passing the food around, attempting to find room on a plate to savor a little of everything. What a beautiful day we share and truly give thanks for all that we have been blessed with through the years.

So on this Thanksgiving day, remember to give 'thanks' for the gift of life, for the food of the earth, for the love of family and friends, for children who lighten our moments with delight, for strangers who welcome us into their midst and remember those family members who are no longer with us. Last but not least, remember to give thanks to the cook who poured their heart and soul into preparing such a spectacular Thanksgiving meal.

May you have a Happy Thanksgiving surrounded by loved ones, great food and fond memories of the day!

# A Once-in-An-Eternity Overlap: Turkey and Latkes!

Hanukkah and Thanksgiving — November 28, 2013,  
or The Year 5774 of the Jewish Calendar

MARILYN POMERANTZ

This year features an anomaly for American Jews: Hanukkah will be on Thanksgiving this year — for the first time ever — and never again! Turkey and latkes on the table!

The first day of Hanukkah coincides with Thanksgiving on November 28, 2013. It turns out that this has never happened before — and it will never happen again.

Thanksgiving is set as the fourth Thursday in November, meaning the latest it can be is 11/28/2013. This date is also the earliest Hanukkah can be. The Jewish calendar repeats on a 19-year cycle and Thanksgiving repeats on a seven-year cycle. You would therefore expect them to coincide roughly every  $19 \times 7 = 133$  years. Looking back, this is approximately correct. The last time it would have happened was in 1861. However, Thanksgiving was only formally established by President Lincoln in 1863. So, it has never happened before.

Why won't it ever happen again? The reason is because the Jewish calendar is very slowly getting out of sync with the solar calendar, at a

rate of four (4) days per 1000 years (not bad for a many centuries old calendar). This means that, while presently, Hanukkah can be as early as November 23. Over the years the calendar will drift forward, such that the earliest Hanukkah can be is 11/29.

The last time that Hanukkah will fall on November 28 will be the year 2146, which happens to be a Monday; therefore, 2013 is the only time Hanukkah will ever overlap with Thanksgiving. Of course, if the Jewish calendar is never modified in any way, then it will slowly move forward through the Gregorian calendar until it loops all the way back to where it is now. So, Hanukkah will again fall on Thursday November 28 in the year 79,811. Given our trajectory with global warming, it is fair to say humans won't be here then. And if there are no humans, the holidays will be cancelled.

So on November 28, 2013, enjoy your turkey and your latkes. It has never happened before -- and it will never happen again not in our lifetime.

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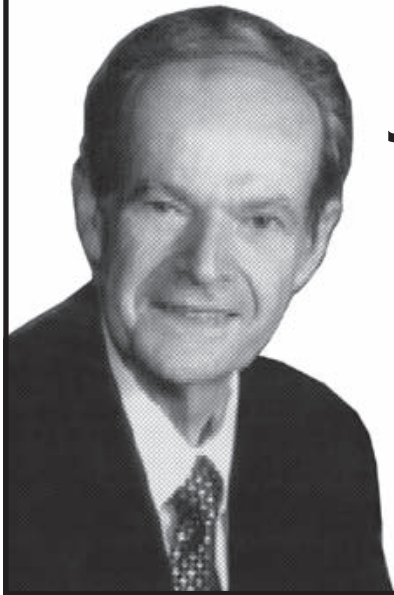
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Northampton S	Corner, tile, lift, upgraded kit & bath, walk to pool	29,900			
Wellington A	Lake view, furn., tile, walk-in shower, walk to pools	33,000			

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# GREEN, GREEN GRASS OF HOME

BY DOLORES CARUSO



Dolores at thatched roof home in Bunratty, Eire



Church (Eire)

On Thursday August 1st, my husband Tom and I packed our van to begin a much-needed vacation. The first long one in quite a while. We headed North on the Florida Turnpike to I-10 going West toward Houston, Texas where our son Tommy lives. We traveled through Florida, Alabama (saw the Battleship Alabama), Mississippi and Louisiana arriving in Houston on Saturday afternoon to enjoy a year-long wait to visit with our son. We spent a couple of days sightseeing in Houston as this was our first time there. We discovered this is a great place to find Texan Bar-B-Q !!

On Monday August 5th, my two Toms drove me to Bush International Airport (absolutely huge airport, well laid out) for my flight to New Jersey to meet up with my sister and brother-in-law, Marge and George Leslie. Next morning, bright and early, we boarded our flight to Shannon, Ireland -- this being the culmination of over a year to visit the homeland of our mother's

parents (whom I mentioned in last month's Grandparents article.)

Upon landing, we were met by our driver Frank, a native of Limerick. He spent seven days visiting our family's homesteads with us and our family, as well as showing us areas not on the normal list of tourism. Two of our cousins own pubs and a few others have B&BS where we met more "extended family" in all the friends we met. It seems that all villagers know one another and welcome every "Yank" who visits, whether they be their family or another's. Our one cousin took us to the home my grandfather was born in; amazingly, it was still the same



Castle (Eire)

as first built. The gentleman who now owns the property is restoring the interior of the house to original as well as the exterior areas even though the barn has been long gone -- and, of course, the bog remains as always, where he cuts the turf (peat) for the fireplace. Afterwards, we went to the family cemeteries to visit and say prayers for family since passed but still in our hearts.

My sister's daughter Alison and her husband Ed and their children

Gavin and Bridget arrived in Ireland a few days after we did. We all got together on the last night of our private tour for an evening of enjoyment in our hotel's pub (Old Ground Hotel in Ennis) with traditional Irish music and dancing. After bidding farewell to family and our new friend Frank, we met up with a CIE Tour group for the next two (2) weeks.

We toured practically every nook and cranny of Ireland from South



Boats on River Shannon





Kilbeggan Distillery, County Westmeath, Eire

to North, East to West. We stayed in quaint hotels as well as castles. We ate in pubs and restaurants, sampled the various Irish Coffees -- even spent a delightful evening in Bunratty Castle for a traditional medieval banquet and festivities.

The highlights of our tours were many ... Blarney Castle (the infamous spot to kiss the Blarney Stone) ... we toured many ruins of castles, fortifications, homes ... toured Trinity College ... I walked the bridge John Wayne crossed in "The Silent Man" ... I stood at the waterfalls of "The Field" starring Richard Harris ... had a tour and lecture on W. B. Yeats after a delicious lunch with the lecturer's family in their home (Broc House) which overlooked one of the most beautiful loughs (lakes) of Ireland. We even toured the Guinness distillery where we all had samples of their best. Most inspiring was the visit to St Patrick's grave as well as a walk along the "peace wall" in Belfast separating the two religious factions in Northern Ireland. I signed the wall and placed my prayer there for peace among all nations.

After over 600 pictures and 10 videos, Marge, George and I flew out of Shannon over this vast green country landscape of our ancestors and I realized that roots ARE very important in life. My memories of

the cleanliness and hospitality of the country I am rooted from will remain with me forever. Yes, it is good "to go home" and understand your heritage. For this, I will be forever grateful.

Upon landing back in the good old USA, I flew back to Houston and spent another week there visiting and touring with my husband Tom and our son Tommy. Most exciting was NASA Houston where we had a tour of Command Center. Sitting there, I felt as though I was part of "this is Houston Control". I definitely grant all those in there an "amen" for what they do. I guess I can say I have never been more amazed at the size of the rockets they send into space. One cannot imagine the vastness of them until standing next to one. Talk about feeling like an ant !

The next morning we drove to San Antonio to tour the Alamo ... which has been dream of mine for some time. People have told me that it is nothing great -- but let me tell you, I was awestruck when entering those grounds. There was a feeling of solemnity one feels when upon entering a house of worship. The grounds are well-maintained, repaired and restored to almost original. We spent 2-1 1/2 hours there walking around and "feeling" the past -- part of

the history that built our nation. We ended the day with a visit to the Riverwalk and taking the boat tour on the waterway -- 35 minutes of relaxation with our tour guide Diana who explained each and every building and landmark surrounding the waterways.

I've always been fascinated with aquariums and Houston has one that is phenomenal !! And for the children (and the kid in us) it even has a ferris wheel, merry-go-round, and a train ride to "Jaws". Their restaurant has walls of glass with

every fish imaginable, including sharks, swimming while you eat. The food will definitely leave you drooling for more.

Needless to say, all good things must come to an end. Tom and I bid farewell to our son and headed back home to Florida, again traveling the same routes that led us to our adventure the month prior reaching home on September 5th with many, many exciting memories to go over and over again. All in all, it is good to be home again -- until our next excursion!!



Dolores and Tom at NASA, Houston, TX



Dolores and Tom at Alamo, San Antonio, TX



Scene on Riverwalk, San Antonio, TX



Marlin Statues at Aquarium, Houston, TX





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FIRST ANNUAL

# High Tea

by Beth Baker

Some members of the snorkeling and sailing club gathered for their First Annual High Tea at the home of Ann Libby. The woman wore hats and held their pinkie finger out straight after being instructed by Beth Baker as to the proper etiquette to hold a tea cup. The first course was tiny finger sandwiches and tea; second was Christine Smith's whole wheat scones and Beth Baker's carved fruit basket; third course was desserts and champagne. Other tea drinkers were Kate, Kathy, Gail, Helga, Sarah, Pat, Lucea and Darlene.

Tea Etiquette

Holding a Tea Cup:

Tea cups with a handle are held by placing one's fingers to the front and back of the handle with one's pinkie up again allows balance. Never wave or hold your tea cup in the air. When not in use, place the tea cup back in the tea saucer. If you are at a buffet tea hold the tea saucer in your lap with your left hand and hold the tea cup in your right hand. When not in use, place the tea cup back in the tea saucer and hold in your lap. The only time a saucer is raised together with the teacup is when one is at a standing reception.

Pinkies Up:

Pinkie up does mean straight up in the air, but slightly tilted. It is not an affectation, but a graceful way to avoid spills. Never loop your fingers through the handle, nor grasp the vessel bowl with the palm of your hand.

Using Teaspoons:

Do not stir your tea, with your teaspoon, in sweeping circular motions. Place your tea spoon at the six o'clock position and softly fold

the liquid towards the twelve o'clock position two or three times. Either place the iced teaspoon on the side of another plate or ask the server or hostess to remove the spoon from the table. Never leave the spoon in the glass especially when actually drinking your tea.

Serving Tea:

Milk is served with tea, not cream. Cream is too heavy and masks the taste of the tea. Although some pour their milk in the cup first, it is probably better to pour the milk in

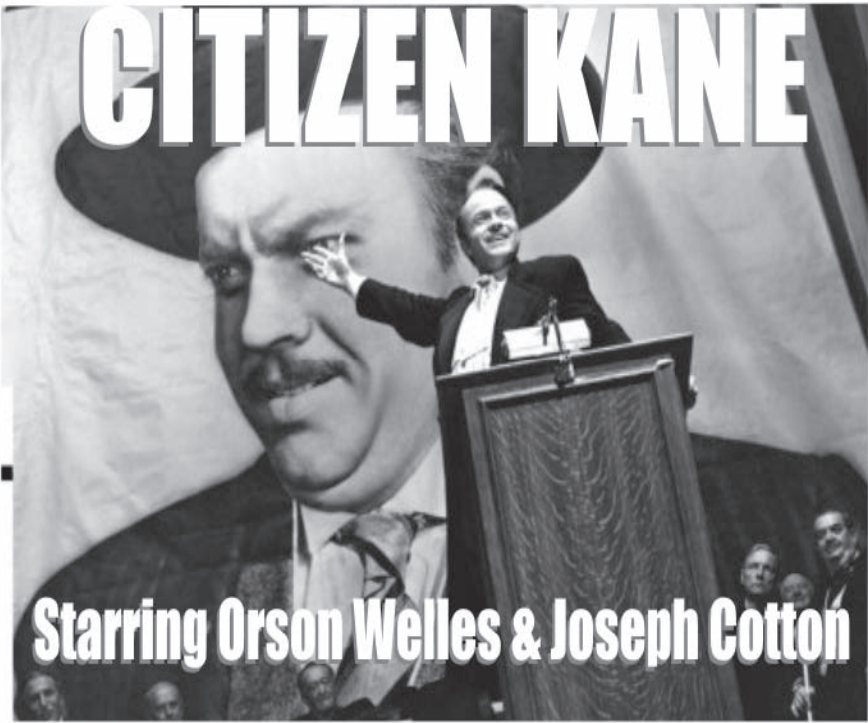
the tea after it is in the cup in order to get the correct amount. Remove the teabag from the cup and place it on a side saucer or in a slop bowl. Do not use the string to wrap around or squeeze the tea bag. When serving lemon with tea, lemon slices are preferable, not wedges. Either provide a small fork or lemon fork for your guests, or have the tea server can neatly place a slice in the tea cup after the tea has been poured. Be sure never to add lemon with milk since the lemon's citric acid will cause the proteins in the milk to curdle. Drinking Tea: Do not use your tea to wash down food. Sip, don't slurp, your tea and swallow before eating.



1st Annual High Tea. The participants are Snorkel/Sailing club members. "Best Costume" at 1st Annual High Tea.

Italian American Culture Club of Century Village  
Proudly Presents

Classic Movie Night



Tuesday, November 19. 2013  
6:45pm in Classroom C

Free Admission  
Open to all Century Village Residents  
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Village

email: wolfieremax@aol.com  
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- Ground Floor ~ 1 BED/1 BATH  
NORTHAMPTON E Park at your door, tile, on water, near pool .. \$21,900  
Ground Floor ~ 1 BED/1½ BATH  
WALTHAM I Ground floor, tile, new kitchen, updated bath,  
new appliances, new water heater, walk to clubhouse ..... \$22,500  
Ground Floor Corner ~ 1 BED/1½ BATH  
EASTHAMPTON D New kitchen and baths, walk-in closets,  
central A/C, walk to clubhouse and gate ..... \$29,900  
DORCHESTER D Light and bright, ceramic tile, updates  
throughout, easy walk to health club and pools ..... \$29,900  
Upper Floor ~ 1 BED/1½ BATH  
ANDOVER J Corner, ceramic tile, central A/C, furnished,  
walk to tennis and pool, water view ..... \$39,900  
SUSSEX G Corner turnkey, updated, new baths, tile floors,  
dollhouse in move-in condition, very pretty ..... \$39,900

- Ground Floor Corner ~ 2 BEDROOMS  
CAMBRIDGE I 2/1, ceramic tile, new kitchen & bath, washer/dryer,  
hurricane shutters, next to pool, beautiful outside patio ..... \$49,900  
ANDOVER K 2/1½, Beauty! Open kitchen, compl. redone, tile,  
onyx & granite, stall shower, water vu, nr. pool/tennis ..... \$59,900  
SOUTHAMPTON B 2/1½, Park at your door, private entrance,  
all new laminate floors, updates galore, poolside bldg. .... \$49,900

- Somerset Ground Floor ~ 2 BED/2 BATH  
SOMERSET A WOW!!! Great opportunity to own lakefront, light  
& bright, charming, all tile, nu appl. and central A/C. Lots of  
updates, walk to tennis, pools and clubhouse ..... \$49,900  
SOMERSET J Park at your door, beautiful new laminate floors,  
new kitchen & baths, nu furniture and lovely water views ... \$63,500

- Upper Floor Corner ~ 2 BED/1½ BATH  
ANDOVER E Great price for all tile, central A/C, furnished.  
Very light and bright, nice location ..... \$29,900

- LUXURY 1 BEDROOMS  
DOVER WOW!!! 1/1½, Enjoy lake and club views from oversized  
glass-enclosed redone patio, ceramic file on the diagonal, new  
kitchen, updated baths and more ..... \$47,500  
GREENBRIER C 1/1½, Stunning, renovated oversized, tons of  
space, beautiful new kitchen and baths. All tile. Elevator  
poolside building ..... \$44,900  
GREENBRIER B 1/1½ Oversized, 900 sq. feet. Make this your own,  
priced for quick sale, tons of closets, dressing area and  
10x10 foot kitchen, central A/C new ..... \$29,900

- LUXURY 2 BEDROOMS  
WELLINGTON F Enjoy long lake views and beautiful sunsets  
from newly encl. patio. Ceramic tile, updated baths, like new  
appliances, furnished, move-in ready ..... \$69,000  
WELLINGTON B Cul-de-sac location, porcelain tile, brand  
new baths, stunning water view, elevator, poolside bldg. .... \$58,500  
WELLINGTON G Short sale, make offer! Great opportunity to own,  
oversized patio, jealousy windows, compl. furn, sold as is .... \$49,900  
WELLINGTON E Stunning updated condo, ceramic tile, new kitchen  
and baths, nu CAC, encl. porch, hurricane protection ..... \$69,900  
WELLINGTON G Lovely water views from huge patio on water.  
Inventory is low, won't last the season. Needs updating!!! ... \$59,900

- RE/MAX RENTALS  
KENT C 2/1½, Waterfront, ceramic tile, nicely furnished  
across from pool. Rent includes water and cable. .... \$800/mo.  
SHEFFIELD J 1/1½ Ground flr corner, central A/C, pristine.. \$5000/season  
KINGSWOOD A 1/1, Second floor, doll house furnished, turnkey,  
walk to pools, gate and transportation ..... \$650/mo.  
SOMERSET G 2/1½ Corner on water across from pools and tennis. Nu  
kitchen/baths, all tile, waterfront, encl. patio, awn. windows .... \$850/mo.

REMAX NEEDS YOUR RENTAL!!

HASTINGS FITNESS CENTER CLASS SCHEDULE  
NOVEMBER - APRIL

	MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY	
8:30	DANCE AEROBICS (8:30 - 9:15AM)		ADVANCED AEROBICS (8:30 - 9:15AM)		LOW IMPACT AEROBICS (8:30 - 9:15AM)		ADVANCED AEROBICS (8:30 - 9:15AM)		DANCE AEROBICS (8:30 - 9:15AM)	
8:45										
9:00										
9:15										
9:25	WEIGHT TRAINING (9:25 - 10:00AM)	WATER AEROBICS (10:00 - 11:00AM) FREE CLASS BY: ARLEEN MANIFF BEGINNING: NOV. 4TH	AEROBICS WITH WEIGHTS (9:20 - 9:45AM)	PILATES (9:45 - 10:15AM)	WEIGHT TRAINING (9:25 - 10:00AM)		AEROBICS WITH WEIGHTS (9:20 - 9:45AM)	PILATES (9:45 - 10:00AM)	WEIGHT TRAINING (9:25 - 10:00AM)	WATER AEROBICS (10:00 - 11:00AM) FREE CLASS BY: ARLEEN MANIFF BEGINNING: NOV. 8TH
9:30										
9:45										
10:00										
10:15	HATHA YOGA (10:00 - 11:45AM)		AQUA AEROBICS EXERCISE (10:15 - 11:00AM)		HATHA YOGA (10:00 - 11:45AM)		TAI-CHI (PAID CLASS) ALL LEVELS BEGINNING: OCT. 31ST (10:00 - 11:00AM) INSTRUCTOR JERRY ZIFFER		HATHA YOGA (10:00 - 11:45AM)	
10:30										
10:45										
11:00										
11:15										
11:30										
12:00										
12:15										
12:30	LUNCH (12N - 1:00PM)		LUNCH (12N - 1:00PM)		LUNCH (12N - 1:00PM)		LUNCH (12N - 1:00PM)		LUNCH (12N - 1:00PM)	
12:45										
1:00										
1:15										
1:30	SIT FIT YOGA (2:00 - 3:30PM)		CONSULTATION (1:30 - 2:00PM)		SIT & FIT (2:00 - 3:00PM)		CONSULTATION (1:30 - 2:00PM)		ADMINISTRATIVE/OFFICE DUTIES	
1:45										
2:00										
2:15										
2:30			HEALTHY BREATHING (Yoga Touch) (2:00 - 3:30PM)				HEALTHY BREATHING (Yoga Touch) (2:00 - 3:30PM)			
2:45										
3:00										
3:15										
3:30	ZUMBA (PAID CLASS) BEGINNING: JAN. 6TH (4:00 - 4:45PM) INSTRUCTOR LARISSA DOMBAWELA						ZUMBA (PAID CLASS) BEGINNING: JAN. 9TH (4:00 - 4:45PM) INSTRUCTOR LARISSA DOMBAWELA			
3:45										
4:00										
5:00										

FREE EXERCISE CLASSES PROVIDED AT HASTINGS FITNESS CENTER BY JANETTA BABAYEVA

PAID CLASS REGISTRATION AT THE MAIN CLUBHOUSE CLASS OFFICE  
MONDAY - FRIDAY 9:00 AM - 4:30 PM

ALL CLASSES ARE SUBJECT TO CHANGE / OR MODIFICATION



# Happenings At The Clubhouse

Hello everyone. This month starts an extra hour for us to sleep in, Daylight Savings ends! November 3rd set those clocks back one hour.

A lot of the clubs and classes are going to start back up beginning November and December as folks are making their way back South. If you enjoy acting, there is a new club 'Act 2 Black Box Theatre' set to begin on November 20th.. It will be held on Wednesdays at 7pm. We still offer some good classes for those residents who live here year round. The Line Dancing, Painting, Folk

Dancing, Tap and Ceramic Classes are still going strong. In addition, you can learn how to make Jewelry or learn how to sew. You can also learn to speak Italian. This month marks the start of a class called Positive Attitude; what a great way to kick off the season! If you would like to learn Beginner's Conversational Spanish that will begin on November 3. Tai Chi and Zumba are back on again; we also have a lecture class for 6 weeks on Court cases involving sex what so stop by and sign up!

If there is anyone who has a creative class you

would like to form, stop by and let me know at the Class Office.

If you haven't noticed, we were able to showcase some art pieces from the ceramic class in our display case by the Theatre. We were also able to add some lighting to help show them off. Soon we will be adding some pieces from Stained Glass as well.

A salute to Veterans Day on November 11th! A gracious shout out and thanks to ALL our men and women who served and are serving this great nation. Let us never take our freedom for granted.

# WPRF NEWS



**Eva Rachesky**  
V.P., WPRF

Two projects that were recently given the green light by your Operations Committee are now in full swing. The first is the painting of the exterior of the clubhouse. For one month prior to the painting, many residents noticed that two different color "mock-ups" were painted around the double doors on either

side of the main entrance to the clubhouse. Discussions ensued and opinions were offered. Based on the resident reactions to the color palettes, the tan/olive tones won out over the green tones which I believe will lend an air of much needed elegance to the clubhouse. The building needs pressure cleaning and sealing before the painting begins. Weather permitting, the painting of the clubhouse should be completed by mid-November. You will also have noticed that the landscape up against the clubhouse has died off or has gotten rather sparse and leggy. As a result, a good portion of the landscape will be removed and replaced with different plantings that, with research, should acclimate better than their predecessors. Many thanks to the residents for your patience and cooperation as you were re-routed to different entrances so we could keep you safe while the work has been progressing.

The next large undertaking is the Somerset pool area. This job commenced in early October and for those who did a drive-by of the area in the early stages of demolition, the deck looked like a bomb hit it. Everything that was done for the Camden pool renovation last year will be done here at Somerset. The old hedge has been pulled, and in its place sod will be laid up to the deck's edge, as well as the installation of palm trees bringing a tropical ambiance to the area. Additionally, a new pool surface will be added, new coping installed, a four-foot paver perimeter and a textured surface added to the pool deck. This work, barring any unforeseen complications, should be done and the area opened by the Thanksgiving weekend.

Two other items of note will be the addition of aluminum umbrellas at all the WPRF pools and new cardio equipment for the exercise area. My intent is that these items will be in place before season is in full swing.

I'd like to wish everyone a wonderful Thanksgiving. May it be filled with an abundance of love, laughter, family and friends.



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Oxford 400 .....	2 BR / 2 BA.....	\$66,900
Greenbrier A....	2 BR / 2 BA.....	\$59,900
Wellington M...	2 BR / 2 BA - Waterview	\$52,000
Somerset J.....	2 BR / 2 BA - Waterview	\$49,900
Oxford 200 .....	2 BR / 2 BA.....	\$48,000
Cambridge A....	2 BR / 1.5 BA - Waterview	\$44,900
Norwich N.....	2 BR / 1.5 BA - Waterview	\$42,000
Southampton B	1 BR / 1.5 BA.....	\$39,900
Northampton L	2 BR / 1.5 BA - Waterview	\$39,900
Berkshire H.....	2 BR / 1.5 BA - Waterview	\$39,900
Chatham P.....	2 BR / 1.5 BA - Waterview	\$38,000
Somerset G.....	1 BR / 1.5 BA - Waterview	\$36,000
Cambridge F....	2 BR / 1.5 BA - Waterview	\$35,900
Andover J.....	1 BR / 1.5 BA - Waterview	\$35,000
Coventry D.....	2 BR / 1.5 BA - Waterview	\$35,000
Kent K.....	2 BR / 1.5 BA - Waterview	\$35,000
Stratford J.....	2 BR / 2 BA.....	\$34,900
Berkshire H.....	2 BR / 1.5 BA - Waterview	\$34,900
Sussex A.....	1 BR / 1.5 BA.....	\$34,900
Kingswood D....	2 BR / 1.5 BA - Waterview	\$32,000
Canterbury B...	1 BR / 1.5 BA.....	\$31,900
Southampton C	1 BR / 1.5 BA.....	\$29,900
Windsor A.....	1 BR / 1 BA.....	\$29,900
Southampton C	1 BR / 1.5 BA.....	\$29,900
Sussex A.....	1 BR / 1 BA.....	\$29,000
Easthampton C	1 BR / 1.5 BA.....	\$29,000
Easthampton F	1 BR / 1.5 BA.....	\$28,500
Sussex A.....	1 BR / 1.5 BA.....	\$28,500
Easthampton C	1 BR / 1.5 BA.....	\$28,000
Andover D.....	1 BR / 1 BA.....	\$26,900
Kingswood A....	1 BR / 1 BA.....	\$26,900
Dorchester F....	1 BR / 1.5 BA.....	\$25,500
Berkshire F.....	1 BR / 1.5 BA.....	\$25,500
Coventry J.....	1 BR / 1.5 BA.....	\$25,500
Andover J.....	1 BR / 1.5 BA - Waterview	\$25,000
Golfs Edge C....	1 BR / 1.5 BA.....	\$25,000
Camden J.....	1 BR / 1 BA.....	\$24,900
Southampton B	1 BR / 1.5 BA.....	\$23,900

#### SALE LISTINGS (continued)

Northampton Q	1 BR / 1 BA.....	\$23,500
Sheffield B.....	1 BR / 1.5 BA - Waterview	\$23,000
Oxford 200 .....	1 BR / 1.5 BA.....	\$22,500
Salisbury E.....	1 BR / 1.5 BA.....	\$21,500
Southampton A	1 BR / 1.5 BA.....	\$19,900
Sussex E.....	1 BR / 1.5 BA.....	\$18,900
Windsor R.....	1 BR / 1.5 BA.....	\$18,000
Camden O.....	1 BR / 1 BA.....	\$14,900
Windsor F.....	1 BR / 1.5 BA.....	\$14,900

#### RENTAL LISTINGS

Dorchester D....	2 BR / 1.5 BA - Waterview	\$1,200
Cambridge H...	2 BR / 2 BA.....	\$1,200
Canterbury C ..	1 BR / 1 BA.....	\$1,200
Andover M.....	2 BR / 1.5 BA - Waterview	\$1,200
Norwich G.....	2 BR / 1.5 BA - Waterview	\$1,100
Andover M.....	1 BR / 1.5 BA - Waterview	\$1,100
Easthampton C	1 BR / 1.5 BA.....	\$750
Windsor I.....	1 BR / 1.5 BA.....	\$750
Chatham H.....	1 BR / 1.5 BA - Waterview	\$750
Golfs Edge C....	1 BR / 1.5 BA.....	\$700
Andover L.....	1 BR / 1 BA - Waterview	\$650
Kent I.....	1 BR / 1 BA.....	\$650
Coventry I.....	1 BR / 1 BA.....	\$650
Windsor J.....	1 BR / 1 BA.....	\$625
Easthampton C	1 BR / 1.5 BA.....	\$600

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Canterbury F	Kent C*	Somerset L
Chatham C	Kent K	Southampton A
Chatham F	Kent A	Southampton B
Chatham L	Northampton A*	Southampton C*
Chatham T	Northampton B	Sussex D
Coventry B	Norwich A*	Sussex K
Dorchester D	Norwich C	Waltham C
Dorchester E	Norwich D	Waltham G
Dorchester I	Norwich E	Waltham H
Dover A	Norwich L	Wellington C
Dover B	Norwich M	Wellington E
Dover C*	Oxford 200	Wellington H
Easthampton A	Salisbury D	Wellington J
Greenbrier A	Salisbury I	Wellington M
Greenbrier B	Saxony E	Windsor C*
Greenbrier B	Sheffield B	Windsor C
Greenbrier C	Sheffield M	Windsor H

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E N T E R T A I N M E N T

NOVEMBER SHOWS



Sal Richards

**CV Comedy Corner, Saturday, November 2, 2013 at 8 pm**  
*The New York Daily News* calls him “One of the funniest guys in show biz.” Sal Richards’ resume includes appearances in major motion pictures and television shows as well as performances in top venues from Vegas to Atlantic city. *The New York Post* describes him best in one word — “HILARIOUS.”



Wildfire

**Saturday, November 9th, 2013 at 8 pm**  
Three dynamic and uniquely talented singers seamlessly connect to create a classic vocal harmony group. These leading men from Broadway and television remold and update traditional songs with a contemporary twist using unique arrangements and a fresh approach. Their show is an uplifting, soul-stirring wonder as the young men display hugh talent and limitless charm while performing divine music.



Dance Your Pants Off!

**Saturday, November 16th, 2013 at 8 pm**  
Kevin Black Productions presents the hottest party in South Florida. Straight from the streets of Miami comes a fast-paced show featuring salsa, merengue, rumba and even the jive. If you enjoy “Dancing With The Stars,” you will love the gorgeous sequined costuming, intricate ballroom dancing and amazing score of music from several decades.



Neil Zirconia

**A Tribute to Neil Diamond — The Ultimate Faux Diamond! Saturday, November 23rd, 2013 at 8 pm**  
The 2012 summer sensation returns! Neil Zirconia expertly captures the essence and passion of Neil Diamond, with all of the movements, expressions, style and music that make Diamond one of the greatest entertainers of our time. If you saw him last summer, tell your seasonal friends not to miss this fantastic “faux Diamond.” He’s the real deal.



Tito Puente Jr.

**A Walk in My Father’s Shoes, Saturday, November 30th, 2013 at 8 pm**  
The son of the “Mambo King” returns! After five years, two albums and more than 300 live appearances, Tito Puente, Jr. continues on his journey to keep the legacy of his late father alive. From Vegas to Jersey, this vibrant entertainer wows audiences with his unique musical style and passionate performance.

SHOWS AND DANCES

All Shows begin at 8PM, except as \* Dances begin at 7PM

- Sat., Nov. 2 **CV COMEDY CORNER — SAL RICHARDS** (\$5.00) **DANCE** (Free)
- Sat., Nov. 9 **WILDFIRE** (\$5.00) **DANCE** (Free)
- Sat., Nov. 16 **DANCE YOUR PANTS OFF!** (\$5.00) **DANCE** (Free)
- Sat., Nov. 23 **NEIL ZIRCONIA — TRIBUTE TO NEIL DIAMOND** (\$5.00) **DANCE** (Free)
- Sat., Nov. 30 **TITO PUENTE, JR. — A WALK IN MY FATHER’S SHOES** (\$5.00) **DANCE** (Free)

PROPER ATTIRE REQUIRED FOR ENTRY TO THEATRE AND DANCES

All seats are assigned in the theatre. Ticket prices vary accordingly.  
All guests will pay ticket price plus an additional \$3.00.

Dances are free, exceptions of Halloween, New Year’s Eve and Sweetheart’s Ball.

Effective Aug. 1, 2013: Ticket Office no longer accepts American Express Credit Cards.

MOVIE SCHEDULE

Afternoon showings are at 1:30PM — Tuesday & Sunday.

Evening Showings are at 6:45 PM.

The 1st Monday Evening & Tuesday Afternoon showings of each new movie (some movies are shown two Mondays and Tuesdays) will have “Closed Caption” (for the hearing impaired) when available. No charge for residents.

NOVEMBER 2013 MOVIES

- |       |     |        |   |
|-------|-----|--------|---|
| 11/3  | Sun | 1:30PM | <b>42—THE JACKIE ROBINSON STORY</b> (PG-13 / 128 min.)<br>Chadwick Boseman, Harrison Ford. The life story of Jackie Robinson and his history-making signing with the Brooklyn Dodgers under guidance of team executive Branch Rickey.   |
| 11/4  | Mon | 6:45PM |   |
| 11/6  | Tue | 1:30PM | <b>THE GREAT GATSBY</b> (PG-13 / 143 min. ) Leonardo DiCaprio, Joel Edgerton, Tobey Maguire. A Midwestern war veteran finds himself drawn to the past and lifestyle of his millionaire neighbor.  |
| 11/7  | Thu | 6:45PM |   |
| 11/10 | Sun | 1:30PM |   |
| 11/11 | Mon | 6:45PM |   |
| 11/12 | Tue | 1:30PM | <b>THE PLACE BEYOND THE PINES</b> (R / 140 min.) *R for adult situations.<br>Ryan Gosling, Craig Van Hook, Eva Mendes. A motorcycle stunt rider turns to robbing banks as a way to provide for his lover and their newborn child, a decision that puts him on a collision course with an ambitious rookie cop navigating a department ruled by a corrupt detective. |
| 11/14 | Thu | 6:45PM |   |
| 11/17 | Sun | 1:30PM |   |
| 11/18 | Mon | 6:45PM |   |
| 11/19 | Tue | 1:30PM |   |
| 11/21 | Thu | 6:45PM | <b>THE SAPPHIRES</b> (PG-13 / 103 min.) Chris O’Dowd, Deborah Mailman, Jessica Mauboy. It’s 1968, and four young, talented Australian Aboriginal girls learn about love, friendship and war when their all girl group The Sapphires entertain the US troops in Vietnam. (Continued next month.)   |
| 11/24 | Sun | 1:30PM |   |
| 11/25 | Mon | 6:45PM |   |
| 11/26 | Tue | 1:30PM |   |
| 11/28 | Thu | 6:45PM |   |

\* NO ADMISSION TO BE CHARGED

**New Year’s Eve Dance  
and  
Sweetheart’s Ball**

**Tickets go on sale:  
9:00am  
Monday, December 2<sup>nd</sup>**

**ID required for each ticket purchased.  
Tickets purchased without an ID will be sold as a guest ticket.**

**Special dress code strictly enforced:  
“Semi-formal attire”**

**Men: Dress shirt & tie  
Ladies: Cocktail evening wear**

W.P.R.F., Inc.

THANK YOU, SOLID GOLD!

Friday, September 27th turned out to be the last time that Tommy and Dolores Caruso, a/k/a “Solid Gold”, hosted a Karaoke night. They have decided to call it quits and enjoy their retirement.

Tommy and Dolores have had a long run here in Century Village. They, along with Jack Kasden, a/k/a “Mr. Karaoke”, started providing entertainment for our residents when it was needed the most – after Hurricanes Frances, Jeanne and Wilma tore through our area and nearly destroyed the Main Clubhouse.

From late 2004 and through most of 2006 Karaoke was the only form of entertainment we could provide

to our residents who weathered three catastrophic storms. It was held primarily at the Kent Pool site during that period, providing a place to go and have fun with friends and neighbors, allowing everyone to forget their problems for a while.

W.P.R.F., Inc. would like to thank Tommy and Dolores for their dedication in providing almost ten years of song to our residents. Needless to say, they will be missed.

Stepping in to pick up where “Solid Gold” left off is Charley “D” who will be taking over the regular Tuesday night Karaoke which will resume on November 5th. Please come and welcome Charley “D” to the W.P.R.F. family.



# Island Jack's®

Patio Bar & Grill



## EARLY BIRD

### 9.99

INCLUDES YOUR CHOICE OF  
BEVERAGE, WINE, DRAFT BEER  
OR WELL COCKTAIL, SOUP OR SALAD

### FRESH GRILLED DINNER

Chicken or Tilapia

### Chicken Florentine

Grilled Chicken with Spinach topping

### ½ RACK RIBS

### Fish & Chips

### CHOPPED SIRLOIN

Topped with Mushrooms & Onions

2pm - 6pm  
Every Day.

## Sunset Specialties 12.99

### Fresh Grilled Salmon

### Mahi Mahi Dinner

### Hemingway Steak

Juicy Shirt Steak Covered with Onions

All Entrees served with one side

Baked Potato, Mashed Potato, French Fries, Sweet  
Potato Fries, Caribbean Rice, Key Largo Vegetables,  
Black Beans, Cole Slaw

Add a second side for \$2

Dine in Only. No coupons or Discounts during Early Bird

Large Party Reservations before 5pm only

4449 OKEECHOBEE BLVD. WPB (561) 687-2122

Tues Trivia  
7pm



Fri Bingo  
7pm



"Where Early Birds Catch...A Bite & Brew"



## Take Me To The Zoo, Zoo, Zoo

BY ROBERTA HOFMANN



Photo by Howie Silver

Roberta Hofmann and Angela Cruz Ledford, Media Relations Manager at Palm Beach Zoo.

I remember many years ago when I was a child delighting in going to my aunt's house in the Bronx so I could go to the Bronx Zoo. (Of course I was happy to see Aunt Anna too — I must not leave that out). Always being a lover of animals, I wanted to be a Veterinarian, but that wasn't to be. So it was once again a delight to go with our photographer Howie Silver to the Palm Beach Zoo — not quite as big as the famous Bronx Zoo, but equally as exciting.

The Zoo, which is accredited by the Association of Zoos and Aquariums, was opened in the 1950's as a Botanical Garden by Paul Dreher who was the City's first Parks and



Children enjoying themselves in the fountain area at Palm Beach Zoo Photo by Howie Silver

Recreation Manager. After the opening barn animals, chickens and goats, were brought in. In 1969, the Zoological Society of the Palm Beaches was born. Since then there have been many additions: The Tropical Café, a full service restaurant, the carousel, the fountains, Tiger Falls and the Malayan Tiger Exhibit, which is in the process of expanding thus making the building larger and including a second night house & breeding center.

We were fortunate to have Angela Cruz Ledford, the Media Relations Manager at the zoo, give us a tour. She was a delight and, although only having worked at the zoo for a short time, seemed to know a lot about all the animals - 900 individuals in all - and the goings on at the zoo.

The very first thing we saw upon entering was children enjoying themselves in the fountain spray area — not only laughing and having a wonderful time, but also cooling off after being in the hot Florida sun.

On we went to see the "birds or fowl" in "The Florida Wetlands". There were many birds in this section. We saw the Semi-American Flamingos, their pink color due to the shrimp and other delicacies they dine on. They are called Semi-American because they actually come from the Bahamas and Caribbean.

They only fly to this country when they are in danger — as from a hurricane. The pink color of these birds make them very beautiful to look at and very identifiable. There were many other birds in this area. We were very impressed with an enclosed cage for injured species. Injured so seriously that they will never again be able to return to their native habitats. They are taken in and cared for by members of the staff. Included in this "nursing home" for the winged species are many birds including barred and barn owls, a Big King Vulture and a Red headed vulture, a turkey and black vulture. Vultures we learned like to travel in "family" groups. They are called Natures Garbage Men because they tend to eat corpses of dead animals left over from an animal feed or other nasty things that no other animal or human wants to consume or even touch. We also saw a beautiful East African Crane. Howie had quite a conversation with her/him. We were told that because he was from East Africa, a part of Africa this Zoo does not have in its collection, he will be leaving to reside in another zoo.

Much to our surprise we came upon a carousel. Instead of horses, the children were delighted to ride on birds of all species; also manatees, tigers and lions as well as other animals. Noting the look on their faces, we could see that they were having lots of fun. (Almost made me want to jump on and have a ride, too.)

We passed the reptile house, which we didn't enter, and next we were in the Asia & Florida Wetlands of America. Sandhill Cranes, the birds we see at times in Century Village, were in this section. (Once while taking a walk in CV, one



Carousel at Palm Beach Zoo

Photo by Howie Silver

*And let's not forget about Micco, the panther who is called an Ambassador to Florida. (I do believe that the Florida Panther is Florida's state animal.)*

followed me down the road.) Also white tail deer (also known as Virginia Deer), black bear brothers named Lewis and Clark. Lewis has a lighter coat than Clark. It is unusual for two male bears able to reside together. But these brothers seem to get along. We were told that for \$50 dollars you can have "The Black Bear Experience" which means that not only do you learn about the bears from a zoo keeper, you can also feed them. Next on to see a Coati, relative to a raccoon. They dine on insects that they dig for in the ground.

And let's not forget about Micco, the panther who is called an Ambassador to Florida. (I do believe that the Florida Panther is Florida's state animal.) When Micco comes of breeding age, they will introduce him to a female panther in hopes that this will produce offspring.

The River Otters, in a glassed-in tank, seemed to be the clowns of the zoo. We were amused by their antics, chasing one another doing somersaults and flips. Quite a team! They are native to the U.S. and Canada.

In the Florida Wetlands which is part of the Cypress Swamp, we saw two huge alligators named "Big Fred and Wilmer". They are carnivores and eat fish, turtles, snakes and even medium-sized mammals.

On an island one will see Siamese Monkeys. Their keepers take a kayak over to the island to bring them food. The youngest animal in the zoo is



Mother Malayan Tiger at Palm Beach

Photo by Ken Graff

Continued on page B2



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Mother Malayan Tiger at Palm Beach

Photo by Ken Graff

Continued on page B2



# Take Me To The Zoo, Zoo, Zoo

Continued from page B1

Goeldis monkey born this past July 16th. We were fascinated to see a very rare Leucistic Alligator, one of 12 in the world, all siblings. It was white and had blue eyes. Different than Albino alligators. You'll find that CONSERVATION is a very important word in this zoo. This zoo holds a training session at three o'clock each day about Malayan Tiger conservation which includes what is going on in the wild with this endangered species. At the Palm Beach Zoo you will be able to see a mother Malayan Tiger. There are only



Visit to Palm Beach Zoo Photo by Ken Graff

500 of these tigers left in the wild. The mother, Berapi by name, gave birth to three males now juveniles, Jaya, Bunga and Penari (typical Malayan names), who are now two and one half years old. Staci, their keeper, told us that they will be sent to other zoos to mate and hopefully produce offspring when they are a mature four and one half years old. We learned there is work going on with the Malaysians telling them not to clear cut the Rain Forests of trees. A group called the Round Table On Sustainable Palm Oil is educating the people of Malaysia and Indonesia about conservation including deforestation. The group is committed to using certified sustainable Palm Oil and they ask that companies do their best to do so. They help make a difference in the lives of animals like endangered tigers, orangutans, and others live healthier and longer lives. A few snacks containing sustainable palm oil are ConAgra's Fiddle Faddle, Crunch & Munch, PepsiCo Grandma's Cookies, and Frito Lay Cheetos and Doritos. The group ask that you download FREE Sustainable Palm Oil app to help you make responsible, and conservation

awareness, and purchasing decisions. Also, there are Conservation Biologists doing a study to protect Perido Key Beach Mice found in the Panhandle. These mice keep the insect population down and help provide food for other animals, just as they are food for the larger animals. Goings on at the Zoo include Educational programs which are geared mostly toward children. (How about bringing your

*We learned there is work going on with the Malaysians telling them not to clear cut the Rain Forests of trees. A group called the Round Table On Sustainable Palm Oil is educating the people of Malaysia and Indonesia about conservation including deforestation.*

Grandchildren when they are visiting?) Also, for families, is BOO AT THE ZOO which you can attend from the 25th to the 27th of October. There will be trick or treating, educational crafts, a pumpkin patch, face painting and more. There are tours you can take including The



Florida Panther at Palm Beach Zoo Photo by Howie Silver

Asia and Australia tour, Animal Hospital tour as well as other tours that include the Tropics of the Americas (the Maya), Florida Wetlands and the Green Building tour. On Fridays, the Zoo is open to young people and adults -- adults half price if accompanied by a child. Get a closer look at the animals and touch them. A Bird Show "WINGS OVER WATER" takes place each weekday at 11am, weekends 11am & 2pm and WILD THING SHOW at 1pm weekdays and 12noon weekends. Each animal show educates about conservation and simple ways to aid conservation -- very important. There are so many sections and so many animals at the zoo that have not been mentioned in this article. Why not go and have this great



Tropical Café, a full service restaurant at Palm Beach Zoo Photo by Howie Silver

experience for yourself? Hours are 9:00am to 5:00p.m Admission prices: Adults -- 18.95, Seniors -- 16.95, Children 3-12 - 12.95, Children under 3 are free. For group rates, call the zoo. The Café which serves salads, cold and hot sandwiches, desserts and beverages is open from 11am to 3pm. The Gift Shop is open the same hours as the zoo. The Food Truck Safari will be at the zoo on November 9th from 5:30pm-9:00pm. Directions from Century Village: Take Okeechobee east to Military Trail South to Summit Blvd. Turn left (east). Palm Beach Zoo will be on the left side of Summit Blvd. For further information, I suggest that you contact the Zoo located at 1301 Summit Blvd, WPB -- 561-547-9453.



Help Us Build "One Piece at a Time" for the

## Palm Beach School for Autism Fundraiser

Friday, January 10, 2014

**Brunch buffet 11:00 a.m. to 3:00 p.m.**  
**The Islander Grill & Tiki Bar** at the  
Palm Beach Shores Resort  
at Singer Island  
Complimentary Valet Parking

**\$40 Per Person**  
Make Checks Payable to Palm Beach School for Autism (PBSFA).  
Please join us in this campaign to raise money in support of this very special autism facility. **Information: Deedee (471-7922), Fran (689-1618)**

Appearing for your musical enjoyment:

### Missy McArdle

(Star of *Waist Watchers*) performing

## "A Broad's Way with Broadway"





# Suffering With Knee Pain?

Then You Need To Know About An Innovative FDA Cleared Treatment That Is Providing Lasting Relief Locally Without Surgery! And The Best Part Is...  
*It's Covered By Most Insurance Including Medicare!*

Did you know that over 100 million Americans suffer from knee and joint pain? In fact, this pain accounts for 25% of all visits to primary care physicians and half of all anti-inflammatory drug prescriptions.

Have you ever wondered how different your life would be if you could get rid of your knee pain? Where would you go? What would you do? What would you give for a day or a week or a lifetime of pain free mobility?

How would you feel if there was a FDA cleared treatment available locally that could provide the relief you have been searching for even if nothing else has worked for you? Now what if I told you this treatment required no surgery, was virtually pain-free, and above all was covered by most insurance carriers including Medicare?

These are not rhetorical questions and this treatment is not a dream. Modern science may have finally cracked the code to ending knee pain caused by osteoarthritis once and for all.

If you suffer from any degree of knee pain I invite you to regain control of your life by taking advantage of our no cost to you consultation offer where we can explore if this scientific discovery and medical breakthrough may be right for you.

If you are not yet ready to take the next step in your recovery however we understand. You may have seen many doctors who have promised you miraculous results yet after investing both your time and hard earned money here you are; still suffering in pain unable to perform basic daily activities that where once simply an afterthought.

But don't give up just yet, take the next five minutes of your life and read this entire article. What you discover may not only surprise you but also offer a real solution to your pain, one you have never tried before, and one that won't cost you much of your time or a penny of your money. If you finish reading this article and you still have unanswered questions feel free to take us up on our no-cost consultation offer, you have nothing to lose but your pain and a world of freedom and mobility to gain!

**What Is Osteoarthritis (OA)?**  
Osteoarthritis, also known as degenerative joint disease, is the most common type of arthritis. With osteoarthritis, the surface layer of cartilage breaks down and wears away. This allows the bones under the cartilage to rub together resulting in pain, swelling, and loss of motion of the joint. Although in some people it progresses quickly, in most individuals joint damage develops gradually over years.

**Who has OA?**  
Osteoarthritis is most common in older people. However, younger people can also develop the disease, typically as a result of a joint injury, a joint malformation, or a genetic defect in the joint cartilage. It is also more likely to occur in people who are overweight and those with jobs that stress particular joints.

**Considering Surgery?**  
People who suffer from knee pain typically try supplements or pain medications before seeking help from a doctor. When all else fails and the pain is too much, some feel surgery is the only option.

Consider these facts before surgery:		
	Treatment With Hyalgan	Surgery
Cost	Covered by most insurance plans including Medicare	Deductible, Co-Pay, Meds, time off work, etc.
Risk	No known side affects	Complications, poor outcomes, addiction to pain medications
Pain	Little to none	Can be severe and last for months
Recovery	Immediate	Months/Years

**What else is available to treat knee pain?**  
After careful study and several trials the FDA cleared a new treatment aimed at helping those with knee pain. This new treatment is a natural scientific answer for all those who think that surgery, dietary supplements, and medications are the only option to eliminate knee pain.

**How does this treatment work?**  
The Advanced Spine & Joint Institute uses high tech medical equipment and decades of experience to pinpoint problem areas with extreme accuracy. Hyalgan is then injected into the knee and bonds with naturally occurring joint fluid to create a lubricating and cushioning layer. It also reduces pain, inflammation, and swelling of the joint. Most patients compare the treatment to getting a flu shot and report little pain or discomfort.

**What is injected into the knee?**  
Hyaluronic Acid (Hyalgan) is a natural substance extracted from rooster combs and purified to mimic the lubricating substances that occur naturally in the joint called synovial fluid. In patients with osteoarthritis synovial fluid "dries up" allowing the cartilage of the joint to rub against itself and other surfaces causing pain, inflammation, and in most cases damage to the joint. Think of this treatment like oiling a squeaky door hinge, once applied the squeaking stops and the door moves more freely.

**When will I feel results?**  
Most feel an immediate reduction in pain and return to normal activities in weeks.

**Will my insurance cover this treatment?**  
Yes, most major insurances and Medicare will pay for this treatment.

**Who is a good candidate for this treatment?**  
Do you wake up with knee pain? Does your knee pain keep you from certain activities? Have you been told you need a knee replacement? Are you active and sometimes suffer from sore knees? Do you take medications for knee pain? Do you have difficulty going up and down stairs? Are you considering surgery to alleviate your knee pain? Have you tried everything to get rid of your knee pain without success?

If you have answered YES to any of these questions or if you are experiencing similar symptoms then you are likely ready to experience the relief and healing that our office can offer.

**How do I know that this is right for me?**  
The American Academy of Rheumatology recommends the use of Hyalgan for treatment of Osteoarthritis of the knee. In most cases if you have knee pain this is a great solution. We will give you an honest and fair evaluation of your particular knee pain. To accommodate demand we have opened our schedule to the first 30 callers to receive a "no cost" consultation.

**NOW IS THE TIME TO TAKE BACK CONTROL OF YOUR LIFE AND SAY GOODBYE TO KNEE PAIN THE NON-SURGICAL WAY! CALL TODAY FOR A NO COST CONSULTATION, YOU HAVE NOTHING TO LOSE BUT YOUR PAIN!**

## "No Cost To You" Consultation

Offer valid for any individual seeking the relief of chronic joint and knee pain. Imaging, physical examination, and other services necessary to determine candidacy may be required. Not all individuals will qualify for Hyalgan Injection Therapy. Call us Today!

- Covered by most insurance companies **including Medicare!**
- Treatment is safe, effective, and requires **NO surgery.**
- **Call today** you have nothing to lose but your pain!

Learn More at: [www.RoyalPalmBeachPainRelief.com](http://www.RoyalPalmBeachPainRelief.com)



**THE ADVANCED SPINE & JOINT INSTITUTE**  
10233 OKEECHOBEE BLVD.  
SUITE B-6  
ROYAL PALM BEACH, FL 33411  
**(561) 753-2225 (BACK)**

The patient & any other person responsible for payment has the right to refuse to pay, cancel or be reimbursed for payment for any other service, exam or treatment which is performed in a result within 72 hours of responding to the advertisement for the free, discounted or reduced fee service, exam or treatment.



# S E R V I C E S

## CHANNEL 63

by Kitty Gragg



Despite rumors to the contrary, the Channel 63 Expansion Project is still alive and well. The "Not Ready to Quit Yet Players" are not going to let a little thing like a lack of budget approval deter us. We are still filming comedy skits and the second episode of the interview show "Meet Your Neighbors" has been filmed and should be on the air by the time of this printing.

In addition, look for "Inside the Actors Studio", a show produced by Neil Moore that features some of the members of the drama club. Neil plans to produce more shows spotlighting club activities in the Village.

Even though what we've done so far may not be everyone's "cup of tea", those involved in it, whether in front of or behind the camera, enjoy doing this and we plan to continue.

We welcome new ideas and interested people who want to contribute their talents. If you ever thought you would like to be a game show host, now is your chance. We are also looking for someone who likes to conduct interviews. Contact me at [ucoreporter.kgragg@gmail.com](mailto:ucoreporter.kgragg@gmail.com) if you'd like to participate.

## INVESTIGATION

by Claudette La Bonte



A frequently asked question facing the Association Board Members is "WHAT TO DO IF." The following is one of the recent/recurring IF'S.

Everyone who applies for either a Sales or Rental investigation has their own story for whatever their "special" situation is. The investigations are straightforward entailing financial and criminal while renters/occupants are criminal only.

Back in 2011 a change in FS-718 indicated you may require a Tenant to begin to pay rent to the Association when an owner becomes delinquent. Of course many questions surfaced. Some were:

- May the Association reject for poor credit when tenant is not responsible to the Association?
- If credit report shows delinquencies and the Association rejects for poor credit, is Association permitted to give the owner the reason?

I am sure many other questions surfaced and many laws were looming in the background, so an opinion was requested and the following received:

As we know, the Declaration of

Condominium for the Building requires that the Association investigate all tenants/occupants to see if there is any criminal background or civil litigation, which show that a prospective occupant would be a problem to their neighbors.

Can we accept or reject a tenant based on the tenant's credit report, income, etc.? (Same factors as a prospective unit owner.) In other words, can we accept or reject a prospective tenant on the grounds that we "may" need the tenant to pay the Association assessments some day if the unit owner later defaults.

The opinion goes on to state: how can we penalize a prospective tenant by rejection when we have already approved the unit owner? After all, the unit owner is the primary obligor to pay assessments. The Fair Credit Reporting Act has some broad provisions protecting consumers from credit issues, which may become a problem.

Therefore, it is recommended that the new changes to Ch. 718 do not change the above statements and we should keep our tenant/occupant investigation to criminal and civil litigation.

Should the above be something encountered by your specific Association and you would like to discuss it with us, please call the office at 683-9189 for an appointment.

## MAINTENANCE COMMITTEE



By Dom Guarnagia

A few reminders for those seasonal residents returning for the winter.

- Those with AC units under the window: the unit located close to the floor draws in dust from across the rooms and deposits it on the filter behind the front panel. Remove and wash the mesh material and reposition it for better circulation.
- Those with central Air Conditioning: replace the pleated-paper filter and set the humidifier if present to the ON position.
- Turn the water supply valve on slowly to prevent a surge of water that could cause a failure in a soldered joint.
- Be sure that the water heater is full before snapping the circuit breaker to ON. The heating elements can burn up if there is no water present.
- Check your batteries in the Smoke Alarm, Digital Thermostat and wall clock.
- Spray a water dispersant, such as WD-40, into the lock mechanism to facilitate operation and on the hinges for quiet operation. Wind-

driven rain has washed away any lubricant that was here before you left.

- Replace incandescent light bulbs with compact fluorescent bulbs for both longer life (the bulb, not you) and cost savings.
- Ceiling fans should run in a counter-clockwise direction to blow warm air at the ceiling level back down into the living space.
- Change the water filter in your refrigerator to provide clear ice cubes for Happy Hour.
- Pour a drain cleaner such as Drano in the tub, shower and sink drains to dissolve soap and hair that dried out from lack of use while you were away.
- Clean out the drain holes on the porch to allow rainwater to escape.
- If your porch floor is carpeted, inspect the underside for mold. Replace carpet or eliminate it completely.
- Inspect foodstuff, especially cereals and flour, for bugs before using them. Open cereal boxes attract vermin. Discard open food containers before returning North.
- Become active in association meetings to protect your investment and the operations of and compliance with by-laws.

## SEARCH/ NOMINATIONS COMMITTEE

Roberta Boehm-Fromkin

It's that time of year again when the bios for members of the UCO board should be coming in. President, Vice Presidents, Treasurer, Recording and Corresponding Secretary and 10 Executive Board members are all open for renewal. To be an officer of the UCO board, one must be domiciled in Century Village for nine months each year and be a member in good standing of UCO. To be on the Executive committee, one must follow the same conditions as an officer and in addition agree to serve on two committees.

Following is the format as to how the bio should be written:

- Name, address, phone number, e-mail address and the position for which you are running.
- Education
- Work Experience
- UCO and CV Experience

It's never too early to send your bio to me at [rgwlbf@gmail.com](mailto:rgwlbf@gmail.com) Within a couple of days, you will receive an acknowledgment and then it will be forwarded to the UCO REPORTER. If you have any questions, call me at 561 712-0259, leaving a message as to why you called and, of course, your name and a return number. Please make those calls between 9:00am and 5:00pm. When a final date for

sending bios is determined, we will let everyone know.

There has been much praise and some negativity as to what goes on inside the gates of Century Village. YOUR VOICE WILL BE HEARD, BUT WHERE ARE YOU???? Now is the time for you to RUN FOR THE BOARD....It does not matter if you are satisfied with what is being done in the Village or if you disagree with what is happening. RUN FOR THE BOARD.

It's amazing how satisfied and enriched you will feel helping Century Village owners and renters while working at UCO with your friends and neighbors. You will meet and get acquainted with new friends and neighbors. TRY IT – YOU'LL LIKE IT – BUT RUN FOR THE BOARD.

## C.E.R.T.

by Jackie Karlan



It is November and we have had a great deal of rain but no hurricanes. In a few more weeks we will be "out of the woods."

The CERT team met all summer refining and honing our disaster survivor skills so that we could help our Village if necessary.

We will continue to support public safety by providing monthly community education. Attend our meetings which are held in the Century Village Clubhouse Art Room on the third Monday of each month at 3:00 P.M.

Welcome back seasonal residents! Wishing all our neighbors a Happy Thanksgiving!

## TRANSPORTATION

by Lori Torres



K U D O S again to the Transportation Committee and Horizon Coach Lines for another month of no

complaints. The response to my last article requesting new destinations for the Wednesday excursion bus has been exciting with many ideas for trips to new sites. Many suggestions will be used starting with a Saturday combo trip to the Green Market in City Place. We will spend a few hours there and then the bus will proceed to the Norton Museum. There is no entrance fee for West Palm Beach residents on Sat. your Century Village Resident Pass is accepted as proof.

Another combo trip planned will be the Carnival Flea Market in Delray This site is not as large

as Festival, so will stay for a few hours again board the bus and continue to the Boys market for the



S E R V I C E S

remainder of the time.

Other suggestion were the Kennel Club,Mounts Botanical and the Science Museum. and the Flagler Museum.

Please keep sending your new ideas on a suggestion sheet you can obtain in the ticket office, and attend our meetings on the second Tuesday of the month at 9:45.

WI-FI

by Anitra Kraus



Questions have been raised as to what became of the grants that the Wi-Fi committee had said they were looking to

obtain. Meetings, scheduled with the assistance of members of the Palm Beach County staff, were held with several different foundations. What was discovered was even though UCO is a nonprofit business, UCO does not qualify for 501c3 status which is required to be considered for a grant.

When you look at the budget, there is a slight increase in the Wi-Fi line. The committee had asked at the finance committee meeting last year that \$2.00 per month per unit be placed in the budget to show that Wi-Fi was something that we were to pursue. The figure was based on what we had heard the cost was for other communities that had implemented Wi-Fi. The finance committee decided to put \$0.50 per month per unit in the 2012 budget for Wi-Fi. This was not enough to show support for the project. The budget was amended

before it was voted on.

The requests for proposals went out to five (5) companies that had expressed interest. Of those, only two (2) responded. Those bids were opened at a joint meeting of the bid committee and the Wi-Fi committee.

Now that we have the actual proposals in, the Wi-Fi committee found that due to the size of our community there is a lot more infrastructure involved in the implementation of the system than was originally projected. That is the reason for the increase in the Wi-Fi budget this year to \$3.00 per month per unit. This would not change for the duration of the contract once implemented.

In conversation with Century Village in Boca Raton where Wi-Fi has been implemented, we found a lot of issues that are being addressed as we bring Wi-Fi into our Village. One of the things that was found was that the signals coming from the I-pads, Kindles and cell phones were not strong enough to penetrate the concrete and steel that is in our structures. They found that there is a need for a router/repeater in each unit that will strengthen the signals so that they can get out to the WI-Fi signals.

The Wi-Fi committee meets the 4th Friday of every month at 10:00 am in the Conference Room at the UCO office. Everyone is welcome to come and ask questions at any time. If you have questions between meetings, or would like one of the committee members to come to a meeting of your association or club, feel free to contact us at UCOWiFi@gmail.com or call the UCO office and ask for me.



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R E C R E A T I O N

Gun  
Club



By George Franklin

Well here we go. Mark your calendars! You don't want to miss this meeting!

Tuesday night, November 12th, 7:00 P.M. Club House Room "C" -- back by request and popular demand, the Firearms Instructor for the U.S. Department of Justice Drug Enforcement Administration will be our Guest Speaker. You have seen these agents in action on television in the series "DEA." This will be a hands-on meeting with videos of actual incidents of the DEA in action.

Along with this, we ask that you bring weapons to this meeting. UNLOADED of course. NO AMMUNITION -- please! ! The instructor will ask for volunteers from the membership to come up and he will show you how to properly stand, aim and examine and properly use your weapon! GREAT opportunity to learn from one of the best! He will also bring weapons -- to show and discuss -- that are currently used by the Agency and answer any and all questions.

The Federal Agent will be introduced to everyone at the meeting. Because he does work as an undercover agent at this time, his name will not be printed in this article. But those of you who remember him know what a great weapons instructor and speaker he is. Everyone is welcome and you do not need a weapon to attend. FREE Door Prize Drawings and there is no charge to attend.

Remember the date: Tuesday night November 12th, 7:00 P.M. Please feel free to bring a friend or neighbor. For further information call George @ 561-471-9929.

Snorkel  
Club



by Sandy Wynn

A thank you from the readers of the Snorkel Club column goes to our very involved member Kate Odoardo for coming to our rescue. You took over the job and kept our members and prospective members up to date with all the different activities. You are greatly appreciated.

There was so much rain in September our club members had difficulty with keeping to a schedule. Some ideas have been presented for the month of November and as more of our snowbirds arrive more activities will be planned. For information as to what is going on call our president John Odoardo at 561-478- 9921 or check your e-mails from Christine Smith who will be keeping you posted.

We meet the third Friday of each month in the Clubhouse at 10 A.M. Dues are to be paid by check before January 1, 2014. If unable to make the meetings you may mail the checks to S.Wynn, 66 Somerset D, W.P.B., Fl. 33417. Please put your thinking masks on and bring your ideas to the meetings for lots of snorkeling fun. We're looking forward to seeing everyone and having a wonderful new season.



Shuffleboard

by Ed Wright

Welcome back snowbirds! More people are coming back each day. Starting in November we will be back to our normal schedule. The shuffleboard club will again be playing every Tuesday, Wednesday and Thursday at 1:15 pm. We had several new people join us last year. New people would be welcome again this year.

I would like to explain one thing that causes some confusion. You do not have to come every day. Some members play once a week. Some play twice a week. And some play all three days. Come whenever you want. You do not have to know how to play. We have players of varying ability. I would be willing to meet early and explain the game and give a little practice. Equipment will be provided. It is always good to get some exercise, get out of the condo and meet new people. If you have any questions please feel free to give me a call -- Ed Wright @ 561-632-5268 .

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UCO Office .....683-9189  
UCO Reporter .....683-9336

AREA HOSPITALS

West Palm Fomally Columbia .....842-6141  
Good Sam .....655-5511  
JFK Med .....965-7300  
Palm Beach Gardens Medical .....622-1411  
Palms West Hospital .....798-3300  
St. Mary's Medical Center .....844-6300  
Wellington Regional Medical .....798-8500  
WPB VA Medical Center .....422-8262

EMERGENY NUMBERS

Ambulance AMR .....659-7400  
Alligator Hot Line .....1-866-392-4286  
Animal Control .....233-1200  
FPL .....697-8000  
PBC Water .....740-4600  
Visitor Call In .....689-1759  
Club House .....640-3120  
Hastings .....687-4875  
CV Security .....689-0432  
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**290 Windsor M**  
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Camden	2 bedrooms, 3 baths, furnished, decorator's delight, wood flooring. Lots of upgrades, built in bookshelf. Near pool	\$28,000
Bedford G	Wood floors, great space, unfurn. lots of upgrades, cable, courtesy transp, 24 hr. security	\$25,500
Chatham A	Furnished, carpet, 24 hr. fitness center, security gate, clubhouse, tennis, sailing, pools	\$35,000
Berkshire E	Carpet, ceramic tile, ceiling fans, central A/C, builtin microwave, dishwasher, cable, 24 hr. security, pool	\$35,000
Waltham I	New appliances, unfurnished, enclosed patio, easy glide in shower, rentable, mock A/C	\$22,000
Norwich J	New appliances, unfurnished, enclosed patio, easy glide in in shower, rentable, 24 hr. security	\$26,900
Salisbury B	Ceramic tile, rentable, furn., near east gate, transp & clubhouse, pool, 24 hr. security	\$26,900
Chatham J	Lots of upgrades, ceramic tile, heart of community, absolutely beautiful full furnished	\$37,000
Easthampton H	Beautifully redone, near east gate & clubhouse, lots of upgrades, cable	\$26,900
Camden G	Rentable, unfurnished, near west gate, near pool	\$26,000
Berkshire G	Wood floors, furnished (furniture designed by owner) near east gate	\$33,000
<b>GROUND FLOOR CORNER, 1 BED, 1.5/2 BATH</b>		
Salisbury G	Pet friendly, ceramic tile floors, rentable, newer kitchen	\$19,000
Chatham D	Beautifully furnished, renovated, water view, cul-de-sac	\$39,000
Dorchester H	New kitchen, water view, beauty, lots of upgrades	\$37,000
Windsor L	Furnished unit, carpet, garden view	\$27,000
Berkshire F	Ceramic tile, furnished, outside corner, absolutely stunning	\$39,000
Canterbury K	Carpet, rentable, garden view, fully furnished, overlooks preserve	\$23,000
Camden H	Rentable, furnished, near pool, lovely Pergo floors, near west gate	\$33,000
Windsor M	Furnished, central A/C, garden view, rent-to-own	\$26,000
<b>GROUND FLOOR, 1 BED, 1.5 BATH</b>		
Camden C	Enclosed patio, furn., mirrored walls, cat friendly, Pergo wood floors	\$17,000
Chatham K	Rentable, ceramic tile floors, heart of community, near everything	\$16,000
Northampton C	Lovely apartment, screened patio	\$17,000
<b>UPPER FLOOR, 1 BED, 1.5/2 BATH</b>		
Southampton B	Great space, large patio, pool in complex, elevator in building	\$19,000
Southampton B	Ceramic tile, central A/C, pool in complex, elevator, laundry	\$20,500
Sheffield F	Ceramic tile, garden view, 2 A/C	\$23,500
Coventry A	Ceramic tile, 2 new A/C units, painted cabinets, furnished, rentable	\$25,000
Southampton B	Ceramic tile, pool in complex, elevator, garbage shoot	\$18,000
Southampton C	Ceramic tile, lg. spacious rooms, near pool, upgrades	\$22,000
Salisbury B	Beauty, rentable, upgrades galore, newer dishwasher and water heater, great carpet	\$25,000
Hastings I	Furnished, rentable, new water heater, garden view, cul-de-sac, nr. fitness center	\$16,500
Dover B	Water view, wood flooring, carpet & tile, new cabinets and vanities, hurricane shutters, cable included	\$39,500
<b>GROUND FLOOR, 1 BED, 1 BATH</b>		
Cambridge B	New carpet, new kitchen cabinets, unfurnished, cable	\$18,000
Waltham F	Nr. east gate, ceramic tile, new kitchen, wall A/C, upgrades	\$22,000
Bedford A	Central air, beautiful, rentable, ceramic tile, move-in ready	\$29,900
Cambridge E	Carpet, new shower, newer appl., newer A/C, rentable	\$15,000
Waltham I	Ceramic tile, unfurn., wall A/C, near east gate, nr. laundry	\$15,000
Andover E	Rentable, furn., new kitchen, garden view, carpet	\$12,000
Coventry E	TLC, new kitchen, new floors, new baths, owner who cares	\$35,000

Berkshire G	Ceramic tile, unfurn., enclosed patio	\$16,500
Andover C	Nr. tennis courts, great building, needs TLC, unfurn.	\$12,000
Northampton P	Beautiful, lots of upgrades, newer kitchen, elevator	\$17,000
Waltham C	Beauty, furn., rentable, nr. east gate, ceramic tile, upgrades	\$25,000
Canterbury H	Wood/carpet, furn., rentable, garden view, new appliances, serene, quiet area, cable included	\$16,500
Camden G	Stunning, rentable, carpet, worth the money	\$23,000
Berkshire F	Furnished, carpet, nr. west gate, garden view, great building	\$14,500
Cambridge C	Very clean, fully furn., carpet, cul-de-sac, well taken care of	\$10,000
Sheffield G	Rentable, carpet, furn., nr. pool and fitness ctr., tenant	\$15,000
Bedford G	New kitchen, carpet, tankless water heater, upgrades, lift	\$24,900
<b>UPPER FLOOR CORNER, 2 BED, 1.5/2 BATH</b>		
Salisbury B	Hardwood floors, Corian countertops, renovated, nr. gate	\$39,900
Windsor K	Rentable, carpet, central A/C	\$45,000
Bedford C	Ceramic tile, unfurn., elevator, excellent condition	\$39,000
Coventry E	Rentable, pet friendly, upgrades, nr. east gate	\$38,000
Norwich J	Ceramic tile, dishwasher, 3 A/C with heat, furnished	\$26,500
Northampton O	Beautiful! Rentable, great bldg., great neighbors, well cared	\$38,500
Sheffield B	Beautiful, ceramic tile floors, upgrades, water view	\$42,000
Norwich H	Carpet, tile, unfurn., tenant in place, garden view	\$35,000
Bedford C	Stunning, beautifully furn., outside corner, Pergo, new baths	\$49,500
Coventry E	Furn., ceramic tile, garden view, rentable, pet friendly, nr. gate	\$38,000
<b>GROUND FLOOR CORNER, 2 BED, 1.5/2 BATH</b>		
Windsor K	Furnished, ceramic tile, central A/C, walk in shower	\$45,000
Bedford E	Inside corner, new A/C, lots of light, well cared for	\$42,000
Sheffield H	Carpet, outside corner, rentable, near fitness ctr., tenant	\$45,000
Chatham J	Outside corner, furn., ceramic tile, newer open kitchen, newer cabinets, enclosed patio	\$39,900
Norwich H	Tenant in place, outside corner, carpet, nr. west gate	\$35,000
Dorchester D	Lots of upgrades, new kitchen, new baths, nr. pool/trans.	\$45,000
<b>UPPER FLOOR, 2 BED, 1.5/2 BATH</b>		
Norwich N	Furnished, central A/C, carpet, transportation	\$45,000
Stratford L	Beautiful condo with upgrades, 2 full baths, newer washer, Pergo floors, central A/C, hurricane shuttters, cable	\$53,000
Norwich J	Furnished, well cared for, rentable	\$26,500
Chatham J	Furnished, garden view, ceramic tile, 2 full baths, upgrades	\$38,000
Wellington M	Beautiful, ceramic tile, water view, furn., pool in complex	\$63,000
Somerset H	Water view, swimming pool in front of unit, hurricane shutters	\$45,000
Salisbury B	Unfurn., carpet, rentable, central A/C	\$27,000
Dover A	Knock down wall in kitchen, ceramic tile, nr. east gate	\$69,900
Greenbriar B	Ceramic tle, 2 full baths, pool in complex, furnished, negoc.	\$65,000
<b>GROUND FLOOR, 2 BED, 1.5/2 BATH</b>		
Windsor K	Furnished, central A/C	\$45,000
Norwich N	Pet friendly, enclosed patio with doors, rentable, hurricane shutters front and back, central A/C, fantastic window treatments	\$46,000
Windsor K	Beauty, well cared for, rentable, nr. west gate	\$45,000
Norwich H	Ceramic tile, central A/C, unfurn., well cared for	\$35,000
Somerset A	Water view, furn., ceramic tile and carpet, move-in ready	\$39,000
Somerset D	Ceramic tile, spectacular water view, 2 full baths, unfurn.	\$78,000
Salisbury B	Unfurn., carpet, rentable, central A/C	\$27,000
Dover A	Knock down wall in kitchen, ceramic tile, nr. east gate	\$69,900

**Annual Rentals**

<b>UPPER FLOOR, 1 BED, 1 BATH</b>		
Kent C	Beauty, new everything, water view, heart of community	\$700
Salisbury G	Pet friendly, furn., ceramic tile floors	\$625
Sheffield G	Furn., carpet, nr. fitness ctr., new kitchen w/dishwasher	\$575
Sussex I	Ceramic tile floors, furnished, cable, 24-hr security	\$600
Sheffield G	Carpet, furnished, nr. fitness center, cable	\$550
Camden I	Nr. pool, lovely condo, furnished, negotiable	\$550
Canterbury J	New cabinets, appliances, tile in kit., wood floors, bookshelf	\$625
<b>GROUND FLOOR, 1 BED, 1 BATH</b>		
Cambridge B	Furn. or unfurn., ceramic tile, nr. Dorchester pool, cable	\$575
Camden H	Beautiful condo, ceramic tile, nr. west gate & laundry	\$600
<b>GROUND FLOOR CORNER, 1 BED, 1.5 BATH</b>		
Northampton S	Outside corner, unfurn., central A/C, garden view, redone	\$650
<b>GROUND FLOOR, 2 BED, 1.5/2 BATH</b>		
Sheffield C	Carpet, water view, nr. fitness ctr., furnished, beautiful bldg.	\$800
Easthampton H	Ceramic tile, beauty, furnished, upgrades, new kitchen	\$800

**Seasonal Rentals**

<b>UPPER FLOOR, 2 BED, 2 BATH</b>		
Greenbrier B	Fully furnished, ceramic tile, 2 full baths, pool in complex, cul-de-sac, elevator in building	\$1300
Southampton B	Furnished, carpet, new kitchen, pool in complex	\$1300
<b>GROUND FLOOR, 2 BED, 1.5/2 BATH</b>		
Somerset A	Ceramic tile, water view, nr. pool & tennis, drive up to	\$1300
Windsor J	Complete remodel, tile floor, patio, upgrades, cable incl.	\$1100
Stratford K	Ceramic tile, beautiful furniture, large condo, central A/C	\$1200

**Other Homes for Sale**

NE Orchard St. 759 Normandy	4 bedrooms, 2 baths, tile floors, excel. neigh'h'd, nr. shops 2nd floor, corner, great apt., central A/C, carpet	\$120,000 \$39,900
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# Law & Ordinance Coverage — Is Your Association at Risk?

## Insurance & Building Codes – A Practical Understanding

BY JASON CLOAR, SR. VICE PRESIDENT, BROWN AND BROWN

January 1st 2014 will mark the renewal of the insurance program offered through UCO. The UCO program is very comprehensive and includes coverage for property insurance, equipment breakdown, directors & officers, worker compensation, crime and high limit umbrellas. In addition, associations will have the opportunity to choose lower windstorm deductibles that may not be available through alternate programs.

One key feature of the UCO insurance program is building ordinance or law coverage, which is a very important item for policyholders to consider. The intent of this article is to provide a practical understanding of why associations should purchase building ordinance or law coverage, as it can be somewhat of a riddle and is often misunderstood.

### Building Ordinance & Law Coverage — Why you need it!

All towns, cities and municipalities have building ordinances or laws with regards to building construction. When a building or structure is built, it must meet all current building codes. However, a building which is built to code at one time may be out of compliance at a later date. Most building and zoning laws include a "grandfather" clause that permits existing structures to continue in use without the need to conform to the new requirements. However, when a loss is suffered, additional upgrades may be required in order to comply with building codes that have changed over time. This may include regulations relating to roofs, windows, electrical components, railings and fire protection. In addition, jurisdictions have a major damage threshold requiring an entire structure to be torn down and brought up to code even when only a portion of the structure is damaged. The major damage threshold in Palm Beach County is 50% of the market value (not replacement cost) of the

building.

Standard property policies are written on a replacement cost basis (like kind & quality) with the intention of returning the actual physical structure to the condition it was in prior to a covered loss and nothing more. An insurance policy is not intended to improve the building, and compliance with the most recent codes is considered an upgrade to the building.

The property coverage form specifically excludes the increased cost of rebuilding, repair or remodeling created by the application of local, state and federal building codes.

Therefore, the standard policy must be enhanced to include building ordinance or law coverage to fill in the gaps.

### How does it Work?

Ordinance or law coverage has three distinct parts:

- **Coverage A** — loss to the undamaged portion of the building
- **Coverage B** — cost to demolish the undamaged portion of the building
- **Coverage C** — increased cost of construction

Ordinance or law coverage is triggered when there is a loss by a covered peril and the loss breaches the major damage threshold, as defined by the local jurisdiction, and the building lacks some aspect of the local building code.

*Example:*

ABC Condominium Association is a 2 story condominium built in 1975 with a replacement cost value of \$1,000,000. The association suffers a fire causing \$650,000 in damage to the building exceeding 50% of the market value and triggering the ordinance & law coverage. As a result, the association is required to not only replace the damaged portion but also to demolish the undamaged portion and bring the entire structure up to

code.

The total loss, including the undamaged portion of the building, demolition and increased cost of construction, is \$1,050,000. ABC Condominium purchases Ordinance & Law coverage and is afforded with policy limits for Coverage A and has an additional limit equal to \$50,000 for Coverage B & Coverage C. As a result, the claim payment totals \$1,050,000. If ABC Condominium had elected not to purchase Ordinance & Law, the policy would only cover the loss to the damaged portion of the building, or \$650,000. ABC Condominium would then be responsible for the additional \$400,000. Below is an illustration outlining the following: the total loss; payment with Ordinance & Law coverage; payment without Ordinance & Law coverage.

The claim payment in this example assumes deductibles have been satisfied and the building is adequately insured to value, thereby eliminating deductions for coinsurance.

*Example 1*

Building Value: \$1,000,000  
Value of Loss Caused by the fire: \$650,000  
Value of the loss including the undamaged portion of the bldg., demolition & increased cost of construction: \$1,050,000

### See Claim Payment Comparison Below How much Ordinance & Law Should be Purchased?

For Coverage A, the building limit on the policy applies to the undamaged portion of the building. It is important to have a recent appraisal and insure to 100% of the replacement cost value. For coverage B & C, the limit is typically in addition to (although sometimes it can be part of) the building limit. This is not an exact science. When choosing a limit, the cost to demolish as well as any additional requirements (to comply with current code) should be taken into consideration. The Palm Beach County Building Department and licensed appraisers can be utilized to assist with this process.

### Disclaimer

This article and illustration is provided to impart a better understanding of your insurance program as it relates to Building Ordinance & Law coverage. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss.

Claim Payment Comparison			
Actual Loss	Paid w/ Ordinance & Law	Paid w/out Ordinance & Law	Building Damage
	\$650,000	\$650,000	\$650,000
Coverage A — Value of Undamaged Portion of the Bldg.	\$350,000	\$350,000	\$0
Coverage B — Demolition	\$20,000	\$20,000	0
Coverage C — Increased Cost of Construction	\$30,000	\$30,000	0
Total	\$1,050,000	\$1,050,000	\$650,000



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# ORGANIZATION NEWS

**Do not resubmit dates for events already appearing unless there is a correction. There is no charge for listings.**

**\*ALL SUBMISSIONS ADDRESSED TO [ucoreporterwpb@gmail.com](mailto:ucoreporterwpb@gmail.com)**

### ACT II BLACK BOX THEATER

**A NEW Community Theater group** to get you involved in all aspects of theater, from Acting to Backstage. We'll rehearse published plays for public performance. Our first organizational/information meeting on Nov. 20th, 7 pm, CH Rm-B, meeting each week thereafter. Contact Don Conway at 247-9426 or ourselvesalone@live.com.

### ACTORS STUDIO OF CENTURY VILLAGE

**Meets every Mon.** 7 pm in CH Rm "B". We perform plays (comedies, dramas, mysteries etc.), skits, improv and more, and are available to perform for your group/organization. New members welcome. No experience necessary. Chuck at 688-0071 or Janet @ 686-4206.

### AFRICAN AMERICAN CULTURE CLUB

Meets 4th Sun. each month in the CH. We have members across all ethnicities and cultures. Come out, make new acquaintances, bring light refreshments to share.

*Coming Events:*

**Wed. Nov. 6:** Purchase tickets for trips to Kravis Center shows for: Nov. 20 Buddy Guy (\$25); Sun. Dec. 22 Colors of Christmas (\$25) -- addl. info call: Ahimsa Teabout at 518-265-3684

**Sun. Nov. 24:** Holiday Harvest Pot Luck, 2 to 5pm, Clubhouse Party Room. \$3.00 for guests. Let's share a Pre-Thanksgiving Celebration. RSVP: Adrene King 429-5459

**Fri. Dec. 27:** Kwanzaa Celebration Party, 2 to 4 pm, MCCI Activity Room; RSVP Ahimsa Teabout at 518-265-3684

**Tuesday and Thursday Nights:** 6pm to 9:30pm, Clubhouse Party Room -- Cards and Board Games (Scrabble, Rummi-Q, Spades) Don't forget to select and reserve seats with our group for Fall and Winter Concert Series at Kravis Center. FYI: Ahimsa Teabout: -265-3684.

### ANSHEI SHOLOM

Join our Congregation family for Mon. and Thurs. morning services 8:30 am, Fri. Evening Services 8:00 pm, Sat. Morning Service at 8:45 am. and again at 5 pm.

**Sisterhood** meetings & luncheon meet 3rd Tues. each month. Men's Club meeting and breakfast meet 2nd Sun. each month.

**Rabbi Korman** will resume classes in "Exploring Jewish Beliefs and Practices." This year's focus: "Conservative Judaism".

**Sara Farkas** also resumes her conversational Hebrew classes this year.

**Cantor Bell** will be back with "On the Lighter Side" and "Jewish

Composers of Broadway".

*Coming Events:*

**Sun. Nov. 10** Annual Arts and Crafts/Flea Market

**Sun. Nov. 30** Chanukah Celebration

**Tues. Dec. 31** New Years Eve Celebration

**Have your PARTY** or rent our Newly Refurbished Hall for your next affair

### BABY BOOMERS CLUB

*Coming Event:*

**Mon. Feb. 3, 2014:** The Baby Boomers are Cruising for 10 days on the Norwegian Sun. All welcome and price includes everything (round trip transport to Miami, port, all gratuities, taxes and cabin). Shipboard credit available for each cabin. Contact our travel agent Bev to make arrangements at bevspriggs@aol.com. Cabins start at less than \$1200 per person. Hope you can join our group for this wonderful trip. Please email LynnSevan@aol.com. for further information.

### B'NAI BRITH CENTURY UNIT #5367

Annual Membership Fee \$25. Active in CV almost 40 years. Meetings held at Anshei Sholom. Board Meetings, 2nd Tues. month, 10 am.

### BOCCE CLUB

Having first meeting in CH Card Rm on **3rd Wed. Jan. 15, 2014, 10 am;** for the "MEN" & "WOMEN" will meet on Thurs. Jan. 16, 2014, 10 am in CH Card Rm. Leagues starting following Mon. for "MEN" and Tues. for "WOMEN". Info call Guy Bonfiglie @ 585-314-9400.

### BROOKLYN QUEENS CLUB

Meet in CH party room on 2nd Wed. of month from October to April @ 1:30 pm.

*Coming Events:*

**Sun. Nov. 17** Social Security at the Celebration Dinner Theatre

**Sun. Dec. 15** Dinner & show at Lips, ultimate in Drag Dining

**Sun. Jan. 5, 2014** Italian night in the Century Village party room

**Tues. Jan. 14, 2014** Trip to Isle Casino

All welcome Call Harriet @ 684-9712.

### CANADIAN CLUB

**Meets 4th Wed.** of month, CH party room, 1-3pm. This is a seasonal social club (December to March) open to all residents. Due to Christmas Day falling on Wednesday first meeting of club will be earlier on Dec. 15, with a "Meet & Greet" on Duck Island. Stan Schulz was elected to serve as President for coming year. Info call Stan @ 640-5776.

### CENTURY VILLAGE ARTISTS

We welcome all CV residents to view our artwork on the 1st and 2nd floor of main clubhouse. New artwork will be hung on Tues. Nov. 5. Info about purchase or display -- Beth Baker 684-3166.

### CENTURY VILLAGE BOWLING

### LEAGUE

Verdes Tropicana Lanes, 2500 N. Fla. Mango. Couples & individuals welcome. \$7 per week. John's cell @ 574-5563.

### CENTURY VILLAGE CAMERA CLUB

**Meet 2nd Tues.** each month, 10 am Classroom "C". All welcome, just bring an interest in taking photos. Info contact Ken @ cameraclubcv@gmail.com.

### CENTURY VILLAGE COMPUTER CLUB

**Meets 1st and 3rd Thurs.,** Nov. - Apr. (1st Thurs. only rest of year) 1 pm in CR 103 and incl. 30 min. Q&A, biz portion, presentation. Info 615-4049 or visit our website at: [www.cv-computerclub-wpb.com](http://www.cv-computerclub-wpb.com).

### CENTURY VILLAGE GUN CLUB

**Meets every 2nd Tues.** 7 pm in CH Rm "C". Every meeting has guest speaker. Come listen to great speakers, make new friends, view historic and modern firearms and other weapons. George @ 471-9929.

### CENTURY VILLAGE MESSENGER CLUB

Meeting **Nov. 11th & 25th** in CH Rm "B", 10 am - Noon. Also Dec. 9th & 23rd in CH Rm "B", 10 am - Noon. Further info call Ed Grossman @ 631-742-1300 or email edwardrgrossman@gmail.com.

### CENTURY VILLAGE ORCHESTRA

We would like to add more strings (violins, violas, cellos), bass bassoon and percussion players. Rikkie @ 683-0869 or e-mail to cvorchestra@aol.com.

### CENWEST FISHING CLUB

**Will meet on Wed. Dec. 4,** CH Rm "B", 3 pm for their opening meeting. Info call Al Roth @ 242-0351.

### CHESS CLUB OF CENTURY VILLAGE

Let's get together **every day at 2 pm.** We're promoting a game series for a future tournament. For location and info call Luis Regalado @ 471-9802 or 758-5982.

### CHIT CHAT GROUP

**Meets 1st & 3rd Tues.** 2pm in CH Rm "B". Info call Rhoda 686-0835.

### CHRISTIAN CLUB

**Meets 1st Wed.** of each month, 1 pm in CH party room. Info call Grace @ 640-5279.

*Coming Events:*

**Mon. Nov. 4:** Bowling 9:30 am Verdes Lanes race

**Tues. Nov. 12:** Mardi Gras Casino

### DEMOCRATIC CLUB OF CENTURY VILLAGE

Next meeting will be held **Nov. 26th** in party room of the clubhouse at 1:30pm. Guest speakers will be District 2 Commissioner Paulette Burdick and Elections Supervisor Susan Bucher. Coffee and cake will be served. Info call: Mae Duke, President at 687-0238.

### DUPLICATE BRIDGE AT HASTINGS CLUBHOUSE

All bridge players welcome **Mon. 7 pm and Wed. 1 pm** upstairs at Hastings CH hall. Call Mimi 697-2710. Any questions or need to be matched with another player. Bridge lessons coming soon for beginners.

### EVANGELICAL CHRISTIAN NETWORKING CLUB

**Meets 1st Fri.** of month, 6:30 pm, CH Rm "B". We share relevant info among ourselves and with community. Steve 389-5300.

### GENEALOGY CLUB

**Meets 2nd & 4th Mon.** of month, 1:30 pm in CH. Speakers and workshops are planned. Call Anitra at 557-1193 or email akraushouse@gmail.com.

### GREAT BOOKS DISCUSSION GROUP

Meets 1st and **3rd Thurs.** afternoons, 2:00 pm, CH Craft Rm. We discuss short readings of "Great Works" of literature that continue to have meaning for us today. Roz 689-8444.

### HASTINGS CUE CLUB

Welcoming New Members. We play **Mon. - Sat. 9:30 am - 12 noon.** Bernie 684-2064 or Zev 290-4824.

### HOLOCAUST SURVIVORS OF THE PALM BEACHES

Meet on **Wed. Nov. 6,** 9 am at Golden Lakes Temple. Bus will be provided from Century Village main CH to Golden Lakes Temple to attend meeting. Info call Kathy 689-0393.

### INTERNATIONAL FOLK DANCING

**Thurs. morning from 9:30 to 10:30 am** in CH party room. Barbara 640-7168.

### IRISH-AMERICAN CULTURAL CLUB OF CV

**Meets 1st Tues.** CH Rm "C", 2 pm. Social Club, many events during season, golf, picnics, ball games, casino trips, etc. A warm welcome to one & all. Martin Galvin, President 640-5250 or Robert @ 917-704-0223.

### ITALIAN-AMERICAN CULTURE CLUB (IACC) OF CENTURY VILLAGE

**Meets every 3rd Wed.** of each month, 1 pm in CH party room. Fausto @ 478-1821.

*Coming Events:*

**TOYS FOR TOTS:** Collecting new, unwrapped toys (no stuffed animals) for Tots Program. Bring a toy to Nov. 20 & Dec. 18 meetings or contact Fausto 4781821 or Dolores 688-0876 for pick-up of toys. Toys will be picked up by Marines at Dec. 18 meeting.

**Sun. Nov. 24:** 2pm leaving for Mardi Gras Casino. Bus leaves CH parking lot at 2pm -- open to all -- Call Fausto @ 478-1821 to reserve seating.

**Mon. Feb. 3, 2014:** Fifth Annual IACC Cruise departs on 11-day Southern Caribbean cruise aboard Norwegian Sun. Ports include:



# ORGANIZATION NEWS

St Thomas, U.S. Virgin Islands; Rousseau, Dominica; Bridgetown, Barbados; Castries, St. Lucia & Philipsburg, St. Maarten. Rate includes fees, taxes, insurance, bus transfers, & gratuities. Reservation or more information call Fausto @ 478-1821, Michelina at 914-648-0054 or Beverly 434-5656.

Also, Club is holding a Raffle for a chance for two lucky people to win this same cruise. Drawing will be held at IACC's December meeting--winner need not be present. Purchase a ticket call Fausto @ 478-1821 or Dolores @ 688-0876

**HELP- OUR VETS:** The IACC, in conjunction with the VA, is collecting donations of toiletries, wipes & beef-jerky and other snacks for our soldiers overseas. Items will be collected at monthly meetings or contact Jerry 686-8942 for pick-up of articles.

**BOWLING** every Sat. morning 9am, Verdes Lanes. Info: Frank 616-3314

## JEWISH WAR VETERANS POST #501

**Meet 1st Sun. of month** at Cypress Lakes CH. Breakfast, 9 am. Meeting, 9:30 am. Guest speakers. Activities include servicing VA patients. Ralph 689-1271 or Howard 478-2780.

## JEWISH WAR VETERANS POST #520

**Meets 4th Sun.** of month at Elks Lodge, Belvedere Rd. Continental breakfast, 9 am followed by meeting. Info call Phil 686-2086.

## KNIGHTS OF PYTHIAS: PALM BEACH RAINBOW LODGE #203

**Meets 2nd & 4th Tues.,** 2:30 pm at VITAS COMMUNITY RESOURCE CENTER (CV Medical Building). All Pythians, new applicants welcome! Details Irv 683-4049 or Michael 623-7672.

## LATIN AMERICAN CLUB

**Meets 1st Mon.** of month, 7:00pm, CH party room. Additional info Call: Pres. Lilly 786-261-5848 or Hortensia 656-6306.

*Coming Events:*

**Mon. Nov. 4:** 4-7 pm General Meeting -- Members only--Socios Unicamente -- CH party room - finger sandwiches, pie -- bring own beverage -- traer sus bebidas.

**Sun. Nov. 10:** 5pm -- party room -- dance with Carlos DeLeon -- Happy Thanksgiving and Hanukkah.

## LINE DANCING

Country and Regular, held as follows: **Mon. 9 to 10:30 am** in CH party room and Fri. 11:30 am to 12:30 pm in Room "C". Barbara 640-7168.

## MERRY MINSTRELS OF CENTURY VILLAGE

Looking for ladies and gentlemen who enjoy singing and entertaining. **Meet every Thurs. 10 - 11 am** in CH Music Room "B". Come and join us. Info call Louis or Anna at 247-8819 or email cvmerryminstrels@hotmail.com

## MIND SPA DISCUSSION GROUP

**Meets 2nd and 4th Thurs.** 1:30 pm, CH Rm "A". All invited for in-depth discussions of significant issues. Allan 687-3602.

## MISTER KARAOKE

**Fri., 6 - 9 pm** CH party room. Dancing and general entertainment. Info call: Jack 616-0973.

## OWLS (OLDER-WISER-LOYAL-SENIORS)

**Meetings on 2nd Mon.** of month, 3 pm in CH party room. Info & reservations call Angelo or Mary Ann 687-7575.

*Coming Events:*

Mon. Nov. 11, 3pm - Open Membership for 2014.

Mon. Nov. 18, 10am - Isle Casino

Sun. Dec. 15, 11am-2pm -- Annual St. Mary's Cancer Children's Brunch, CH Party Room

Tues. Dec. 31 - Celebrate New Year's Eve with a 2 day 1 night stay in Orlando (Includes bus, mall, hotel, dinner, show and New Year's Celebration - 2nd day, Casino Cruise All Inclusive)

## PRESIDENT UMBRELLA CLUB

Meetings will be held on 3rd Tues. of each month, 10:30 am in CH Rm "C". Every unit owner welcome. Info call Jerry @ 684-1487

## PRO-ACTIVE RESIDENTS PROJECTS COMMITTEE, INC. A/K/A PRPC

**Meets 3rd Thurs.** of month, 10 - 12 pm, CH Rm "B". We are a non-profit group of CV Resident owners concerned with village issues.

## RUSSIAN CLUB

**Meets 1st Wed. 3 pm,** CH Rm "C" and 2nd Thurs. 3 pm, CH party room. Info call Tamara 712-1417.

## SAILING CLUB

**Meet every 2nd Fri.** 10 am, CH Rm "C". Info call Ron 683-8672.

## SHUFFLEBOARD CLUB

October through May. Everyone welcome to join. Equipment provided. We play **every Tues. 7:30 pm.** Previous experience not necessary. Learn as you play. Jack 640-3373.

## SNORKEL CLUB

**Meet the 3rd Friday** in CH Rm "B" @ 10 am. Info call John Odoardo 478-9921.

## SOCIAL VILLAGE SENIORS

**Meets every 2nd & 4th Thurs.** 7 to 9 pm in CH party room. Please note: No meetings on Thanksgiving Day or Day after Christmas. We will be hosting a "Thanksgiving Day Traditional Dinner". Details to follow in future postings. Contact: Milt Cohen @ 429-5778. *Purpose:* to bring together single senior residents wishing to expand their social circle. Many suggestions have been received for "Outings". Final decisions to be made by members.

Annual dues are \$10 pp. Info call: Milt Cohen, Pres., 429-5778.

## STRICTLY BALLROOM DANCE GROUP

**Meets every Mon., 2 - 4 pm,** CH party room, except on second Mon. of month and December they will meet in the Art Room, 2nd. floor. All dancers are welcome. No charge. Info call Bill 684-2451.

## SUNDAY NIGHT SING A LONG

Hosted by Louis Ahwee & Anna Torres, **5 - 8 pm** in CH Rm "C". Bring your own CD's or choose from vast selection or sing along with everyone else. Info call 247-8819.

## SUPER SENIORS CLUB

Interesting conversation about current issues affecting seniors at the CV 912 Super Seniors Group. **Meet every 1st Thurs.** 10 am in CH as a forum for sharing knowledge, asking questions and educating ourselves. Send an e-mail cv912superseniors@gmail.com

## SURVIVING IN A CRAZY WORLD

(formerly Getting Younger, Forever Young)

**Meets 1st Mon. of month** beginning Mon. Nov. 4 through Mon. Apr. 7, 2014, 3 to 5 pm, Music Rm "B". Occasional speaker. Discussion on how to "Thrive in a World of Chaos" at a time and place when the world is treacherous and no longer friendly. Contact: Chuck Samsel @ 284-0411 or 628-8938.

## 'TASTE & SEE' (PSALM 34:8) BIBLE STUDY GROUP

Do you need a Spiritual & Emotional uplift? Come & meet us at "Taste & See" Non-denominational group. **Meets each Sun., 5 pm,** CH, Rm "A" (2nd fl). Leonore 478-9459.

## THE SCRABBLE CLUB OF CENTURY VILLAGE

**Meet on Tues. 6 pm** in CH. 2nd floor Card Room. Looking for new members. Info call Lucy 729-0705

## THE THREE FRIENDS

Ellie & Wolf and piano player Sonia give a complimentary concert on last Thursday each month in CH Rm "C", 7 pm. Music from 30's to 60's. Info call Ellie 684-5401.

## TUESDAY KARAOKE

**Resumes on Nov. 5th,** 6pm to 9pm, and will be hosted by Charley "D" who is taking over-as Tommy & Dolores Caruso of "Solid Gold" have retired. Please come to sing, listen, enjoy and welcome Charley to the WPRF family and Century Village.

## UNITED ORDER TRUE SISTERS

(A non-sectarian Cancer Service Group) **Meetings 2nd Mon.** of each month, 11:30am, CH party room. Next meeting Nov. 4... New members welcome. Call Marlene 683-1208 or Marion 684-5814.

*Coming Events:*

**Fri. Nov. 8:** National Convention to be held at Embassy Suites, West Palm Beach with a delightful installation luncheon on Nov. 10, 11am. Our chapter president, Marlene Schnitzer, will be installed as National President. Cost of luncheon \$35. Call Marion for reservations 684-5814.

**Mon Nov. 25:** Luncheon & Card Party, 11:30 am at Palm Beach National Country Club. Call Barbara 615-4527 or Harriet 689-5102.

**Wed. Jan. 15, 2014:** UOTS cordially invites ALL residents of CV to CH party room. Renowned speaker Dr. David Watson will talk about identifying risk factors, early diagnosis & treatment of Alzheimer Disease. No charge for this event.

**Sat. Feb. 15, 2014:** 8-night exotic CRUISE on the Celebrity Century commencing Ports include St. Barts, St. Croix, San Juan and Grand Turk. Prices start at \$599.24 per person. There is also shipboard credit and free transportation from Century Village. Call Michele Thomas of Unique Travel at 914-8659 or 904-940-1101.

## COME TO THE PALM BEACH OPERA

at Kravis Center. See "Mac Beth", "The Barber of Seville" and "The Tales of Hoffman" in January, February, March 2014. Call Diane Anderman 471-2950 for more details/reservations. Donor credit given.

## VILLAGE SONGBIRDS VOCAL GROUP

Looking for male and female singers. Openings are limited. Info call Marty 686-4988.

## WELCOME NEIGHBOR

Group of dedicated residents who wish to inform community regarding Reflection Bay. Meetings in CH party room on 1st Wed. each month 9-11 am. Details 478-2400.

## YIDDISH CULTURE CHORUS

**Beginning Dec. 4, 1 pm** in CH Rm "C", with Shelley Tenzer, Director. Info call Golda 697-3367.

First program of the 2013-2014 season will take place on Tues, Dec. 10 in Auditorium at 9:45 am. All other classes (Branches of the Yiddish Culture Group) to begin January, Golda @ 697-3367.

## YIDDISH READING CIRCLE

Meets 2nd and 4th Fri. each month in the mornings. Info call Troim 684-8686.

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P O L I T I C A L

Congressman  
Ted Deutch



Ted Deutch

If there is one thing that all Americans agree on, it's that political games should not endanger our economy.

Yet that is what happens when politicians threaten to shut down the government or default on our national debt if they do not get their way. In 2011, the last time House Republicans pulled this stunt, our nation suffered its first credit downgrade in history. Unfortunately, a small minority of extremists continue to push our economy to the brink in order to advance their ideological agenda.

A default on our national debt would be an economic catastrophe. The Treasury would have to choose between issuing Social Security checks or honoring agreements with bondholders. It would sow doubt worldwide in the full faith and credit of the United States and increase our deficit by driving up interest on the debt we already have. Americans would feel the pain at home in the form of higher interest rates on everything from credit cards to mortgages to small business loans.

Differing political views are nothing new. Throughout our history, Republicans and Democrats have argued for their agendas in Congress. Yet those differences were always settled by working together and achieving compromise. If my colleagues disagree with the Affordable Care Act, they should work in a bipartisan way to improve the law. I have cosponsored bills to improve ObamaCare – but I will never threaten to cause an international credit crisis if I do not get my way. Likewise, Republicans in the House have ample opportunity to influence the federal budget. Last spring, the House and the Senate both passed their own federal budgets, and typically, they would hold a conference to work out a compromise. Yet for months on end, House Republicans have refused to negotiate, instead choosing to run out the clock and bring us closer to a serious economic crisis.

Our nation faces serious challenges, and Congress has a long to-do list. We should be passing a budget that puts an end to sequestration – the across-the-board spending cuts that are predicted to cost us hundreds of thousands of jobs in 2013 alone. We should be closing loopholes that let criminals buy guns on the Internet without comprehensive background checks. We should be fixing our broken immigration system by passing comprehensive reform that protects our borders and boosts our economy. Yet these and many other priorities will go ignored so long as

Tea Party extremists stop turning the routine obligations of Congress – like ensuring our nation pays its bills – into manufactured crises. At a time when so many issues are facing our nation, Americans expect their leaders to work together to solve problems – not create more of them.

Sheriff Ric Bradshaw



Ric Bradshaw

We live, unfortunately, in a time when many people with mental illness don't have enough places to turn to for help. That's why as many as 400-600 people with psychological disorders end up in our county jails on any given day.

The Sheriff's Office Crisis Intervention Team (CIT) is working to change this. It's part of a bigger community effort in Palm Beach County to provide expanded safety, understanding, and service to the mentally ill and their families.

Our CIT program works by connecting law enforcement, mental health professionals and family members. Together, they work to stabilize mentally ill individuals during police call-outs and other

emergencies and offer treatment alternatives, if appropriate, instead of sending the individuals to our jails. The goal is to prevent tragic situations and find solutions that benefit everyone involved.

A major part of our team's responsibility is to train other deputies to understand the challenges facing people with mental illness and how best to respond and offer assistance to them. To date, they have trained close to 1,200 deputies and other law enforcement. These deputies maintain a 24 hour, seven-days-a-week, coverage across the county.

The training encourages police to offer a more humane and calm approach to handling these individuals. As a result, deputies learn to reduce the likelihood of physical confrontations and improve the chances of finding better care for the individuals. Similar training also helps my deputies cope with their own crises and handle the physical and mental challenges of police work.

Our CIT started about six years ago as a response, in part, to an increase in illegal drug use, alcohol abuse, and domestic violence incidents. We saw many people becoming homeless and violent which increased the chances of involvement with police. We also found traditional law enforcement methods, as well as our own lack of sensitivity, toward people with

psychological disorders caused fear, frustration, and mistrust in the community.

Our program corrected this. By starting the training and changing our response, new avenues were immediately created for the development of community partnerships and the collaboration of working together to better help a population that deserves special care, treatment, and service.

Today, one in four American families has a relative who has a mental illness, such as major depression and bipolar disorder. Yet, in our community, there are only about 200 public beds to treat people with mental illness.

Despite the tragic shootings in Colorado, Connecticut and other places, the vast majority of people with mental illness are not violent. In fact, inaccurate beliefs about mental illness and violence have lead to stigma and discrimination.

Our CIT participants will continue confronting these challenges. There's no doubt in my mind that their training, advocacy, and community partnerships have improved, transformed and saved the lives of countless individuals.

Sharon Bock  
Palm Beach County  
Comptroller



Sharon Bock

Donate Your Old Cell Phone to Help Domestic Violence Victims

Clerk's Office Collecting Phones as Part of Domestic Violence Awareness Month

October is Domestic Violence Awareness Month, and once again we are asking you to bring your used cell phones and chargers to the Clerk's office so they can be donated to domestic abuse victims.

My office's eighth annual cell phone donation drive for domestic abuse victims kicks off October 1, as part of Domestic Violence Awareness Month. Your old phone can be a lifeline for abuse victims who may not have phones to make an emergency call to 911 or to let family members know they are safe.

All phones and chargers collected at Clerk's office locations throughout October will be donated to Aid to Victims of Domestic Abuse and the YWCA Harmony House.

Phones and chargers will be accepted from October 1 through October 31 at the following locations:

- Belle Glade: Room S-100, West County Courthouse
- Delray Beach: Room 1S-127, South County Courthouse
- Palm Beach Gardens: Room 1211, North County Courthouse

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P O L I T I C A L

- West Palm Beach: Room 3.22, third floor, Main Courthouse
- Royal Palm Beach: Suite 500, Midwestern Communities Service Center

All phones we collect are sent to be refurbished, and personal information removed, after they are given to the domestic violence agencies. The agencies then give the phones to their clients so they can make emergency calls or connect with cellular service providers for other calls.

We are proud to continue our support of AVDA and YWCA Harmony House in helping victims turn their lives around. Please help them by putting your old phone to good use.

Mark Pafford  
State Representative



Mark Pafford

**MARK PAFFORD ELECTED TO LEAD DEMOCRATIC CAUCUS**  
Rep. Pafford was elected by his legislative colleagues to

serve as the next leader of the Florida House Democratic Caucus. In an election held on September 25, 2013, the 44- member House Democratic Caucus selected Rep. Pafford to hold the post of Democratic Speaker-designate. In effect, Rep. Pafford is now poised to succeed Rep. Perry Thurston as House Democratic Leader after the November 2014 general elections.  
Rep. Pafford presently serves as the House Democratic Policy Chair and previously held the post of Deputy Minority Whip.

LEGISLATIVE BUDGET COMMISSION

The Legislative Budget Commission recently met in Tallahassee and unanimously approved a budget amendment that aims to reduce releases from Lake Okeechobee through a number of water redirection and storage projects. This amendment will provide the Florida Department of Environmental Protection with an additional \$2,769,525.  
The hope is that these projects will provide short-term solutions to reduce harmful water flow into Florida’s estuaries to mitigate the amount of polluted water flowing into vital waterways.

Anne Gannon  
Constitutional Tax Collector



Anne Gannon

**H a p p y Thanksgiving!**  
If you’re like me, next to health, family and friends, you are thankful to live in Palm Beach County. In addition to beautiful beaches, parks, bike trails and climate, our county offers top quality law enforcement, fire rescue, schools and health care. These services and many others are made possible through revenue collected from property taxes. Last year we collected and redistributed nearly \$3 billion to support local services.  
November 1 is the first day of the 2013 property tax season. You have until March 31, 2014 to pay. After that date, all unpaid property taxes are delinquent.  
Florida law allows for discounts for early payments. Most property owners pay in November to take advantage of the 4 % discount. To receive this discount, your payment must be received in our office by 5:00 p.m. on December 2nd. This is an extended deadline because the last

day in November falls on a weekend. Other discount information:

- December payments receive a 3% discount
- January payments receive a 2% discount
- February payments receive a 1% discount
- There is no discount in March

November is our busiest month. Last November over 71,400 people came into our service centers and we received 51,787 calls. Volumes like these can result in longer lines and wait times.  
Some tips to avoid crowded offices and hold time on the phone:

**Go online.**

- Our online payment center at [www.pbctax.com](http://www.pbctax.com) is open 24/7. No waits, no hassle. Pay by e-check or credit card. E-checks are free. Credit card companies charge a convenience fee.
- Take advantage of your bank’s online bill pay service. You designate the amount and date for payment, and your bank writes and sends the check. Bank processing times vary. Factor that into delivery so you don’t miss the discount period.

**Mail your payment.**

- Address it to Post Office Box 3353, West Palm Beach, FL 33401-3353. Include your Property Control

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POLITICAL

- Number on the payment.
- Do not staple, clip, fold, write on or mark the payment stub.

Pay in person.

- Avoid lines and drop your payment in our drop box located in the lobby at each location.
- Avoid the first and last day of the month. The mid-week days tend to be less crowded.

Helpful tips:

- Do you like to track important mail? Consider sending payments certified with a return request.
- Check out wait times for high volume services, including property taxes, at [www.pbctax.com](http://www.pbctax.com).
- Always check your payment carefully, whether paying online, by mail or in person to make sure all information is correct.
- Plan ahead. Allow plenty of time to get the payment in before the deadline. Our office hours are open 8:15 a.m. – 5:00 p.m.

Monday through Friday, excluding government holidays. We only accept cash, checks and money orders at service locations.

Anyone that filed a petition to challenge your properties assessed value, is still required to make a full or 75 % partial payment by March 31 to avoid penalties.

November is also the month we honor the brave men and women who have served our country. We like to think every day is Veteran’s Day at our offices. Florida’s special Veteran’s designation on driver licenses and state ID cards gives us a chance to thank those who have served our country. So far nearly 6,000 veterans in Palm Beach County have taken advantage of the special designation.

The Veteran’s designation is a handy way to prove your status and take advantage of special discounts offered by many businesses. Find out more about the Veteran’s designation at [www.pbctax.com](http://www.pbctax.com).

My warmest wishes to our Jewish friends for a Happy Hanukkah!

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Coolant Flush \$79.95 (Reg. \$109.95)



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- Transmission Service
- Brakes
- Exhaust Repair
- Shocks & Struts
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November 2013 Through April 2014

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<b>DANCE AEROBICS</b> 8:30–9:15 a.m.	<b>ADVANCED AEROBICS</b> 8:30–9:15 a.m.	<b>LOW-IMPACT AEROBICS</b> 8:30–9:15 a.m.	<b>ADVANCED AEROBICS</b> 8:30–9:15 a.m.	<b>DANCE AEROBICS</b> 8:30–9:15 a.m.
<b>WEIGHT TRAINING</b> 9:25–10:00 a.m.	<b>AEROBICS WITH WEIGHTS</b> 9:20–9:45 a.m.	<b>WEIGHT TRAINING</b> 9:25–10:00 a.m.	<b>PILATES</b> 9:45–10:00 a.m.	<b>WEIGHT TRAINING</b> 9:25–10:00 a.m.
<b>WATER AEROBICS</b> <i>Begins 11/4:</i> 10:00–10:45 a.m. Instructor Arleen Maniff	<b>PILATES</b> 9:45–10:15 a.m.	<b>HATHA YOGA</b> 10:00–11:45 a.m.	<b>AQUA AEROBICS</b> Hastings Pool 10:15–11 a.m.	<b>WATER AEROBICS</b> <i>Begins 11/8:</i> 10:00–10:45 a.m. Instructor Arleen Maniff
<b>HATHA YOGA</b> 10:00–11:45 a.m.	<b>AQUA AEROBICS EXERCISE</b> Hastings Pool 10:15–11 a.m.		<b>TAI-CHI (PAID CLASS)</b> All Levels: 10:00–11:00 a.m. <i>Begins 10/31</i> Instructor Jerry Ziffer	<b>HATHA YOGA</b> 10:00–11:45 a.m.
<b>LUNCH</b> 12 Noon to 1 p.m.	<b>LUNCH</b> 12 Noon to 1 p.m.	<b>LUNCH</b> 12 Noon to 1 p.m.	<b>LUNCH</b> 12 Noon to 1 p.m.	<b>LUNCH</b> 12 Noon to 1 p.m.
			<b>CONSULTATIONS</b> 1:30–2:00 p.m.	
<b>SIT FIT YOGA</b> 2:00–3:30 p.m.	<b>CONSULTATIONS</b> 1:30–2:00 p.m.	<b>SIT FIT YOGA</b> 2:00–3:00 p.m.	<b>HEALTHY BREATHING (YOGA TOUCH)</b> 2:00–3:30 p.m.	
<b>ZUMBA (Paid Class)</b> <i>Beginning Jan. 6:</i> 4–4:45 p.m. Instructor Larissa Dombawela	<b>HEALTHY BREATHING (YOGA TOUCH)</b> 2:00–3:30 p.m.		<b>ZUMBA (Paid Class)</b> <i>Beginning Jan. 9:</i> 4–4:45 p.m. Instructor Larissa Dombawela	

Free Exercise Classes Provided at Hastings Fitness Center by Janetta Babayevea

Paid Class Registration at the Main Clubhouse Class Office Monday-Friday 9:00 a.m. to 4:30 p.m.  
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# Creativity Lasts a Lifetime

BY BETH BAKER, CV ARTIST CURATOR

Creativity can extend your life! You need no further proof than Helen Siegler. On October 11, 2013 this prolific Century Village artist celebrated her 102nd birthday.

You may recognize Helen's name from our residents' art display in the Clubhouse — she's been a contributor since January 2009 — or from her many years as official *UCO Reporter* cartoonist. One cartoon showed two people looking at each other a little sadly, "You know that you have reached real maturity when both your kids get Social Security." You may have seen her artwork on permanent display in the Clubhouse library. But you might not know this about her: She is legally blind from macular degeneration.

Helen began painting at age 51, when she took an art class on Long Island. She had always loved to draw, sketching custom coloring books for her children, Richard and Janet. "Mostly, they wanted pictures of cats," she recalls.

Helen and her husband Matt became permanent CV residents in 1974, when Matt retired. Their condo porch became Helen's studio. She experimented with many media; she preferred oil paints until this year's switch to acrylics. Her dining room table is now her studio; with light

from the bright kitchen window, she creates art despite her blindness.

In the past, she concentrated on images of mothers and children, gardens, women in colorful attire and religious themes. "Recently my kids said I should paint cats!" she said laughing. "Maybe they were right; I made two sales."

Now, she is working on a fresh idea: clouds with odd shapes, such as trees or fish. She always titles her works, and the cloud paintings provide a rich source of wordplay. "When You Wish Upon A Fish" and "As the Cods Roll By" now adorn the homes of two recent buyers.

Music, too, has always been part

of her life. When her children were little, she wrote six musicals as PTA fundraisers. Even now, when her kids play show tunes on the computer, she sings along. And she's been known to belt out a tune in the middle of the night when she can't get back to sleep!

Helen attributes her longevity and health to a vegetarian diet, an active and creative life, the support of Century Village friends and a loving family. Now she derives pleasure from the presence of her children who take turns staying with her. She takes no medication, though she is considering a procedure to improve her eyesight.

Friends and family continue to marvel at her creativity and sense of humor. "I want to be the only painter in the world," says Helen, with a twinkle in her eyes. "I want to make more paintings. I want folks to look at my paintings and to love them."

*Please join with Helen and display your art in the main Clubhouse. Maybe you'll get patrons, too; but you will surely enhance the beauty of our Clubhouse and maybe even extend your life. Bring your artwork in on Tuesday November 5, 2013 from 9-11 a.m. For additional information, call Beth Baker at 684-3166.*



Artist Helen Siegler



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## ACTIVITY CENTER

November 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 MCCI FIESTA & APPRECIATION DAY 2:00PM	2
3	4 Silver Sneakers  Tai Chi - 10:00am Cardio - 12:00pm	5 Sit & Fit - 10am Spanish & English Lessons - 11:00am Loving Life Workshop 1:00pm	6 Silver Sneakers Tai Chi - 10am Strength & Balance 12:00pm Bingo - 2:00pm	7 Sit & Fit - 10am Bilingual Diabetic Teaching - 11:30am Dominoes & Rumi Kub 2:00pm	8 Movie & Pop Corn 2:00pm	9
10	11 Silver Sneakers Tai Chi - 10:00am Cardio - 12:00pm Senior Moments Spanish - 2:00pm	12 Sit & Fit - 10am Spanish & English Lessons - 11:00am Loving Life Workshop 1:00pm	13 Silver Sneakers Tai Chi - 10am Strength & Balance 12:00pm Pokino - 2:00pm	14 Sit & Fit 10:00am  PIE PARTY - 2:00pm	15 Sing-A-Long Veterans Tribute 1pm - 3pm	16
17	18 Silver Sneakers  Tai Chi - 10:00am Cardio - 12:00pm	19 MCCI Lecture COPD/Asthma M Eskert - 11:30am Loving Life Workshop 1:00pm	20 Silver Sneakers Tai Chi - 10:00am Strength & Balance 12:00pm Bingo - 2:00pm	21 Sit & Fit - 10am  TV Shows Guess Who? Game 2:00pm	22 BIRTHDAY PARTY 2:00PM	23
24	25 Silver Sneakers  Tai Chi - 10:00am Cardio - 12:00pm	26 Sit & Fit - 10am Spanish & English Lessons - 11:00am Loving Life Workshop 1:00pm	27 Silver Sneakers Tai Chi - 10:00am Strength & Balance 12:00pm Pokino - 2:00pm	28 THANKSGIVING CLOSED	29 CLOSED	30
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Hi, my name is Sherry Levy. I am a Senior Real Estate Specialist for Century Village® Real Estate LLC, the only ON-SITE Real Estate Office in Century Village®.

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— L E G A L —

# Water Leaks and Damage to Units

BY MARK D. FRIEDMAN, ESQUIRE

### Prevention of Water Leaks

The Association can take steps to prevent many of the types of water leaks which may occur. Some of the steps you may take include conducting thorough roof examination programs, periodic exterior and structural building inspection, amending your documents to include affirmative unit owner damage or leak reporting

requirements, and, if your documents permit, periodic unit inspection by the Association. Rules may also mandate how the unit is to be prepared before it is vacated for the season or any shorter period of time, such as a long weekend. Such requirements may include shutting off the water to the unit, requiring the use of braided hoses, maintenance of certain temperature or humidity settings, and requiring water leak

detection systems in units.

The reason you want to establish these types of guidelines is that the Condominium Act provides that “a unit owner is responsible for the costs of repair or replacement of any portion of the condominium property not paid by insurance proceeds if such damage is caused by intentional conduct, negligence, or failure to comply with the terms of the declaration or the rules

of the association by a unit owner, the members of his or her family, unit occupants, tenants, guests or invitees, without compromise of the subrogation rights of the insurer.” If, for example you have a rule that requires the unit owner to shut off the water in their absence, and they failed to do so, and the damage could have been prevented if they followed the rule, the deductible and any amounts not paid by insurance would arguably

shift from becoming a common expense to the responsibility of the unit owner who failed to follow the rule (although you would still have to sue the unit owner to obtain the funds).

### After a Water Leak or Water Damage Occurs

No matter how many preventative steps you take, eventually an old pipe will break, or a drain line will back up and cause water damage to a unit. When a leak occurs, the first thing you must do is to contact your insurance agent and have the agent put your casualty insurance carrier on notice. While each insurance policy is different, some will pay for damage caused by slow leaks only if the claim is made within a certain specific time frame. If the damage is caused by a causally, and not a slow leak, such as a burst pipe or water heater, time is of the essence in what must be done. Here are the steps to take: 1) contact your insurance agent to place your casualty carrier on notice and stop the leak and extract water immediately and worry about who pays later (a carefully drafted amendment to your Declaration will help make the decision about payment by unit owners); 2) do not delay critical repairs or mold prevention; 3) do not undertake non-critical repairs without a plan of action and allocation of expenses between the Association and the Unit owner; 4) have repair specifications prepared by outside consultants such as an engineer or architect, as applicable; and 5) preserve evidence of conditions through photographs and reports; 6) have your attorney review all contracts.

Mark D. Friedman is a Partner at the law firm of Becker & Poliakoff, P.A.

This column is not intended as a substitute for consultation with an attorney. Mr. Friedman may be contacted at [CondoLaw@becker-poliakoff.com](mailto:CondoLaw@becker-poliakoff.com)

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## Susan Wolfman turns "LISTED" into "SOLD"

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211	WELLINGTON M	1/1½	UNDER CONTR.	\$27,750	123	WELLINGTON G	2/2	UNDER CONTR.	\$55,000
162	SALISBURY G	2/1	UNDER CONTR.	\$25,000	55	SUSSEX C	1/1	UNDER CONTR.	\$25,000

### 2013 Sales & Rentals

304	WELLINGTON	1/1½	SOLD	\$55,000	321	CHATHAM	2/1½	SOLD	\$39,500
63	BERKSHIRE C	2/1½	SOLD	\$36,500	107	WELLINGTON M	1/1½	SOLD	\$29,900
103	WELLINGTON L	2/2	SOLD	\$79,500	22	BERKSHIRE A	1/1½	SOLD	\$26,000
206	WELLINGTON L	2/2	SOLD	\$54,900	184	STRATFORD N	1/1½	SOLD	\$19,900
230	WELLINGTON G	2/2	SOLD	\$42,500	36	KENT C	2/1½	RENTED	\$800/mo.
401	GREENBRIER B	2/2	SOLD	\$65,000	206	CAMBRIDGE I	1/1½	SOLD	\$17,500
210	GREENBRIER C	2/2	SOLD	\$45,000	204	OXFORD 100	2/2	SOLD	\$42,000
26	SOMERSET B	2/2	SOLD	\$58,500	290	WELLINGTON K	2/2	SOLD	\$38,500
33	NORTHAMPTON B	1/1½	SOLD	\$22,500	301	WELLINGTON E	2/2	SOLD	\$62,500
5	BERKSHIRE A	1/1½	SOLD	\$28,500	447	WELLINGTON H	2/2	SOLD	\$62,000
59	NORWICH C	2/1½	SOLD	\$24,000	206	WELLINGTON L	2/2	SOLD	\$54,900
102	OXFORD 500	2/2	SOLD	\$37,500	20	CAMBRIDGE A	1/1½	SOLD	\$17,000
228	SUSSEX L	2/1½	SOLD	\$40,000	369	WELLINGTON J	2/2	SOLD	\$53,500
206	WELLINGTON E	2/2	SOLD	\$62,500	244	SHEFFIELD J	2/1½	SOLD	\$31,250
36	KENT C	2/1½	SOLD	\$32,500	104	OXFORD 500	1/1½	SOLD	\$43,500
205	WELLINGTON A	2/2	SOLD	\$38,000	353	DOVER C	1/1½	SOLD	\$27,500
114	WELLINGTON	2/2	SOLD	\$73,000	78	PLYMOUTH I	1/1½	SOLD	\$36,500
256	SOUTHAMPTON C	1/1½	SOLD	\$14,500	47	SOMERSET C	2/2	SOLD	\$70,000
103	GREENBRIER	2/2	SOLD	\$48,000	28	KENT B	2/1½	RENTED	\$700/mo.
112	WALTHAM E	2/2	SOLD	\$45,000	214	SUSSEX K	1/1	SOLD	\$5,000
312	WELLINGTON E	2/2	SOLD	\$36,000	403	CHATHAM T	1/1½	SOLD	\$23,500
424	WINDSOR	1/1½	SOLD	\$19,500	462	WELLINGTON J	2/2	SOLD	\$68,500
225	WELLINGTON G	2/2	SOLD	\$72,500	126	DOVER B	1/1½	SOLD	\$25,000
302	WELLINGTON A	2/2	SOLD	\$43,000	201	WELLINGTON C	2/2	SOLD	\$68,500



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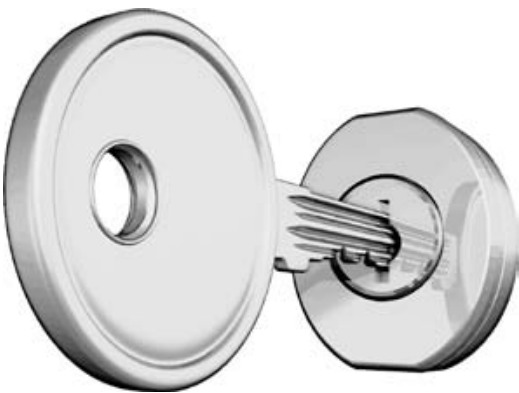
## *Facts About Florida:*

- Became a state on March 3, 1845
- State Bird is a Mockingbird
- State Flower is Coreopsis
- Key West has the highest average temperature in the U.S.
- Orlando has more visitors than any other amusement park destination in the U.S.
- Florida produces about 75% of the U.S. oranges and about 40% of the world’s orange juice supply
- Everglades National Park has 36 species noted as threatened or protected live, including the Florida panther, American crocodile and West Indian manatee, 350 species of birds, 300 species of fresh and saltwater fish, 40 species of mammals and 50 species of reptiles. The Park is visited by over a million people each year.



# ATTENTION ALL RESIDENTS

In the event you have to change the lock on your front door, either by necessity or by choice, you must master the new lock and key with your association.



If you do not do so and an

## EMERGENCY

occurs, they will be forced to break windows or doors to gain access to your apartment.



## STOP SIGN RULES

After complete stop, you must yield the right-of-way to all other traffic at stop signs. Move forward only when the road is clear.

At four-way stops, the first vehicle to stop should move forward first. If two vehicles reach the intersection at the same time, the driver on the left yields to the driver on the right.



# Celebrate, Socialize and Learn!

All events are held at the VITAS Community Resource Center and are open to Century Village residents who RSVP.

**The Benefits of Pre-planning**  
Friday, Nov. 1, at 9 a.m.

**Meditation for Wellness**  
Fridays, Nov. 1, 8 and 15  
2:30 p.m.  
Light refreshments served.

**Hospice 101**  
Tuesday, Nov. 5, at 11 a.m.  
Light refreshments served.

**Caregiver Ice Cream Social**  
Tuesday, Nov. 5, at 1 p.m.  
Ice cream & toppings served.



VITAS Community Resource Center  
110 Century Boulevard,  
Suite 101  
Medical Building

**Healthy Living Walk**  
Tuesdays, Nov. 5,12,19 and 26  
9:30 a.m.  
Juice and fruit served.  
Prizes for participation.

**Read your Prescription Label**  
Wednesday, Nov. 6, at 11 a.m.  
Presented by Palm Beach PACE.  
Refreshments served.

**Loving Life: Creating a living legacy**  
Thursdays, Nov. 7 and 14  
10:30 a.m.  
Light refreshments served.

**Food as Medicine**  
Thursday, Nov. 7, at 2:30 p.m.  
Light refreshments served.

**Veteran’s Day Celebration**  
Monday, Nov. 11, at 2:30 p.m.

**Crafting with VITAS**  
Wednesdays, Nov. 13 and 27  
2:30 p.m.  
Materials will be provided.

**Fall Potluck**  
Wednesday, Nov. 20  
11:30 a.m.  
Bring a covered dish to share.

For all events, **YOU MUST RSVP** to attend. Space is limited.  
Walk-ins will not be admitted. Call Ellie: 561.683.5012



110 Century Blvd., Suite 101  
West Palm Beach, FL 33417  
**561-683-5012**

# Community Resource Center November 2013

Monday	Tuesday	Wednesday	Thursday	Friday
				<b>1</b> <b>Ask VITAS</b> 9:00-11:00 a.m. <b>Benefits of Pre-Planning</b> 9:00 a.m. <b>Meditation for Wellness</b> 2:30 p.m.
<b>4</b> <b>Blood Pressure Check</b> 9:00-11:00 a.m. <b>Massage Therapy</b> 9:00-Noon	<b>5</b> <b>Healthy Living Walk</b> 9:30 a.m. <b>Hospice 101</b> 11 a.m. <b>Care Giver Ice Cream Social</b> 1–2 p.m. <b>Challenges &amp; Changes</b> 3:00-4:00 p.m.	<b>6</b> <b>Read Your Prescription Label</b> <b>Presented by Palm Beach PACE</b> 11:00 a.m.	<b>7</b> <b>Bereavement Support Group</b> 10:00-11:30 a.m. <b>Loving Life: Creating a Living Legacy</b> 10:30 a.m. <b>Food as Medicine</b> 2:30 p.m.	<b>8</b> <b>Ask VITAS</b> 9:00-11:00 a.m. <b>Meditation for Wellness</b> 2:30 p.m.
<b>11</b> <b>Blood Pressure Check</b> 9:00-11:00 a.m. <b>Massage Therapy</b> 9:00-Noon <b>Veteran’s Day Celebration</b> 2:30 p.m.	<b>12</b> <b>Healthy Living Walk</b> 9:30 a.m. <b>Care Giver Support Group</b> 1–2 p.m.	<b>13</b> <b>Reiki</b> 10:00 a.m.-12:40 p.m. <b>Crafting with VITAS</b> 2:30-3:30 p.m.	<b>14</b> <b>Bereavement Support Group</b> 10:00-11:30 a.m. <b>Loving Life: Creating a Living Legacy</b> 10:30-11:30 a.m. <b>Energy Self-Healing</b> 2:30 p.m.	<b>15</b> <b>Ask VITAS</b> 9:00-11:00 a.m. <b>Meditation for Wellness</b> 2:30 p.m.
<b>18</b> <b>Blood Pressure Check</b> 9:00-11:00 a.m. <b>Massage Therapy</b> 9:00-Noon	<b>19</b> <b>Healthy Living Walk</b> 9:30 a.m. <b>Care Giver Support Group</b> 1–2 p.m. <b>Challenges &amp; Changes</b> 3–4 p.m.	<b>20</b> <b>Fall Potluck</b> 11:30 a.m.	<b>21</b> <b>Bereavement Support Group</b> 10:00-11:30 a.m. <b>Everything You Want To Know About Care Giving But Were Afraid to Ask</b> 2 p.m.	<b>22</b> <b>Ask VITAS</b> 9:00-11:00 a.m. <b>Strategies for Stress Relief</b> 11:30 a.m. <b>Medicare Benefits and You</b> 2:30 p.m.
<b>25</b> <b>Blood Pressure Check</b> 9:00-11:00 a.m. <b>Massage Therapy</b> 9:00-Noon	<b>26</b> <b>Healthy Living Walk</b> 9:30 a.m. <b>Care Giver Support Group</b> 1–2 p.m.	<b>27</b> <b>Reiki</b> 10:00 a.m.-12:40 p.m. <b>Crafting with VITAS</b> 2:30-3:30 p.m.	<b>28</b> <b>Happy Thanksgiving</b> Closed for Holiday	<b>29</b> <b>Ask VITAS</b> 9:00-11:00 a.m.



# Le Cercle des Bons Amis

[The French Connection]

BY ANDRÉ LEGAULT

Cr   en 1998, le Cercle des Bons Amis (CBA) s'est donn   comme mission d'aider, rassembler et repr  senter les personnes d'expression fran  aise qui r  sident au Century Village de West Palm Beach. Majoritairement compos   de qu  b  cois, le CBA regroupe aussi de nombreuses personnes venant de l'Ontario, du Nouveau Brunswick, de l'  tat du Maine, du New Jersey et certaine mixit   d'origines au sein d'un m  me groupe qui compte maintenant 600 membres.

Afin de faciliter l'int  gration de ses membres et l'am  lioration de leur qualit   de vie    Century Village, le CBA favorise les rencontres, les relations d'aide et de services. Pour ce faire, gr  ce au volontariat et au b  n  volat, le CBA propose de nombreuses activit  s qui r  pondent aux affinit  s de ses membres. Ces activit  s sont culturelles, r  cr  atives, sportives, sociales, voire   ducatives et informatives.

La vie associative qu'il promeut est souvent    l'origine d'amiti  s qui se prolongent tout au long de l'ann  e. Loin d'  tre repli  s sur eux-m  mes, les membres saisissent les opportunit  s de s'associer et de fraterniser avec la communaut   non-francophone tant  t en partageant des loisirs (billard, golf, danse) ou tant  t en partageant des activit  s   ducatives et informatives. Pour ses membres s'exprimant difficilement en anglais, des volontaires b  n  voles du CBA deviennent des facilitateurs pour   tablir les communications utiles avec les diverses instances du CV. Toujours anim   d'un esprit d'entraide, pour nos membres et notre communaut  , il importe de mentionner que des cours de langue font partie des activit  s du CBA (anglais, fran  ais et espagnol).

Cet esprit d'entraide se traduit aussi dans l'implication de nos 43 membres au sein du Conseil d'administration de leur Association de condos. Dans le but de mieux les outiller, le CBA tiendra d  s d  cembre 2013, des rencontres d'  changes et d'informations pour ces directeurs afin de mieux comprendre et interpr  ter la l  gislation et les r  glementes r  gissant nos associations de condos du CV. Un blogue est d'ailleurs en place sur le site web de CBA pour alimenter les connaissances et les informations de notre village au b  n  fice de tous. Plusieurs de nos membres se portent aussi volontaires aupr  s des administrateurs de UCO afin d'agir comme interpr  te francophone et interlocuteur relationnel lors de l'arriv  e de nouveaux propri  taires francophones    CV, lors des travaux d'enqu  te d'acceptation de ces nouveaux arrivants et lors de la tenue d'  v  nements profitables    l'ensemble de la communaut  

Un des r  sultats positifs de cette int  gration, consiste en un plus grand sentiment d'appartenance au CV, en participant favorablement    l'  conomie locale et r  gionale par, entre autre, l'achat et la r  novation de nos condos    CV. Ce fort sentiment d'appartenance contribue    faire des membres du CBA, des r  sidents    part enti  re    CV. Sans oublier nos origines respectives, nous sommes des personnes dynamiques et reconnaissantes envers les   tats-Unis d'Am  rique de nous accueillir comme "snowbirds" et comme visiteurs, nous, qui pour la plupart, sommes des Am  ricains du Nord!

En collaboration avec la Direction du CBA, Andr   Legault, membre du CBA et Monique L  vesque, pr  sidente du CBA de CV.

# The French Connection

[Le Cercle des Bons Amis]

BY ANDR   LEGAULT

Created in 1998, le Cercle des Bons Amis (CBA) has the endeavor of helping, uniting and representing French speaking people in West Palm Beach Century Village (CV). Having a membership mostly from Quebec, it also has many people from Ontario, New Brunswick, the States of Maine, New Jersey and other various locations. The CBA now has 600 members.

To facilitate the integration of its members and to improve their quality of life in Century Village, the CBA promotes get togethers and various services for its members. To achieve this, thanks to volunteers, the CBA proposes numerous activities in line with people's tastes and needs. Those are cultural, recreational, sportive, social, educational and informative.

The associative life promoted is often at the origin of friendships that last all through the year. Far from being introverts, our members take advantage of opportunities to mingle with non French speaking residents, sharing activities like billiards, golf, dance, as well as educational and informative gatherings. Volunteers of the CBA also facilitate communications with various CV entities for our members who have limited knowledge of English. Always aiming to help and assist residents, the CBA offers language courses in


English, French and Spanish.

This goodwill can also be seen in the involvement of 43 of our members on the Board of their condo association. In order for them to better understand the rules and regulations governing our condo associations, the CBA will hold an information and training session in December 2013. A blog is also in place on CBA's website to provide informations to benefit all.

The CBA not only helps its members but also assists UCO in its work of welcoming new arrivals, the investigation inquiries and in various other events for the benefit of the whole Village.

One of the main benefits of this integration is a greater sense of belonging for our members. We also share in the development of our local and regional economies by the purchase and renovation of condos in CV. This sense of belonging contributes in making us full fledge residents in CV. Not forsaking our respective origins, we are forever grateful to the United States of America for welcoming us as snowbirds and visitors. We, who for the most part, are Americans from the North.

With the collaboration of the Board of the CBA, Andr   Legault, member of the CBA and Monique L  vesque, President of the CBA.



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**FRIDAYS IN CLASSROOM "C" \*\***

**11:15 A.M. TO 12:45 P.M.**

\*The first Monday class will be held on Dec. 9

\*\*The first Friday class will be held on Dec. 13

# The Reader's Corner

BY LENORE VELCOFF

After reading *The Cuckoo's Calling* by Robert Galbraith (pseudonym for J.K. Rowling, the author of the Harry Potter series) I know why it is on the *N.Y. Times* best sellers list. This is a wonderfully entertaining new crime debut which although it contains nothing amazingly original works really well.

There is the main character, Cormoran Strike – a wounded war veteran. He is a massive, rugby-player sized man, not-so-easy-on-the-eye with a troubled past, damaged love life and financial problems, which see him sleeping in his office when we first meet him. He has set himself up as a Private Detective. The only problem is a lack of paying clients.

On a cold night in London a famous supermodel Lula Landry plunges to her death. After initial speculations of murder, the police rule the death as a suicide. But Lula's brother refuses to accept that his



sister, despite all the reports in the media and evidence shown by the police, could commit suicide. So he comes to Strike to prove everyone else wrong and to find the murderer.

Strike relies mostly on his intuition and uses methodical investigative skills. Despite his appearance and background, Strike oozes a certain vulnerability that I found endearing. His pairing up with Robin (a secretary sent to him by a temp agency) feels like a match made in heaven. As for the pace of the plot, it is slow and steady. There are no cliff hangers at the end of each chapter. There are no unexpected plot twists. And yet, your interest never wanes.

Both Strike and Robin are characters that we care deeply about by the end of the book. The author has another protagonist who can carry several sequels.

Read it. You will be glad you did.



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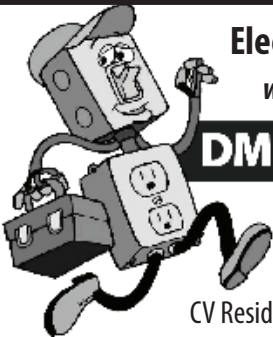
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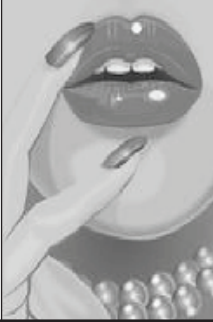
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Century Village Real Estate Transfers

July – August 2013

Address	Sq. Ft.	Bedrooms	Baths	Sales Price
Andover C	615	1	1	11,250
Andover K	615	1	1	18,000
Bedford B	738	1	1.5	21,000
Bedford I	738	1	1.5	8,000
Bedford K	738	1	1.5	12,800
Berkshire A	738	1	1.5	26,000
Cambridge I	738	1	1.5	17,500
Camden J	615	1	1	11,000
Camden N	738	1	1.5	23,000
Camden P	615	1	1	12,000
Canterbury G	814	2	1.5	27,500
Chatham A	814	1	1.5	25,500
Chatham K	814	2	1.5	40,000
Chatham P	738	1	1.5	16,500
Coventry E	738	1	1.5	14,000
Dorchester G	814	2	1.5	35,000
Dorset A	715	1	1.5	33,000
Easthampton B	738	1	1.5	17,500
Easthampton C	738	1	1.5	18,000
Easthampton G	738	1	1.5	15,500
Easthampton I	615	1	1	12,000
Easthampton I	814	2	1.5	29,500
Hastings E	738	1	1.5	21,000
Normandy J	718	1	1.5	27,500
Northampton G	814	2	1.5	29,000
Northampton P	814	2	1.5	27,000
Plymouth O	1118	2	2	52,500
Salisbury F	615	1	1	15,500
Sheffield L	615	1	1	12,000
Somerset H	816	2	2	30,500
Somerset H	816	2	2	39,000
Somerset K	816	2	2	30,000
Southampton A	615	1	1	27,500
Southampton A	615	1	1	39,000
Stratford I	740	1	1.5	24,500
Suffolk G	715	1	1.5	21,000
Sussex A	738	1	1.5	8,000
Waltham I	615	1	1	\$ 7,500
Wellington C	862	1	1.5	27,000
Wellington G	1092	2	2	42,500
Wellington H	1092	2	2	47,000
Wellington K	1092	2	2	38,500
Wellington L	1092	2	2	54,900
Windsor L	738	1	1.5	15,500
Windsor L	738	1	1.5	18,000
Windsor S	738	1	1.5	32,000

Facing Reality — Making Necessary Old Age Preparations

BY JEAN KOMIS

Have you thought of your wishes to rest in peace when the time comes?

Now that you are aging and health and mental problems are likely to come up, would you be responsible and know what you wish to happen. What if you are unable to make your own decisions, due to illness, dementia, depression or memory loss. Do you have children? Do you have younger siblings? Have you made funeral arrangements for burial or cremation? Do you have a will made up? Do your relatives, children or friends know what your wishes are? Do you have an executor of your estate to handle any debts or assets?

These are all things we do not concern ourselves with when we are young and it is farthest from our minds. Sometimes, because it is not a pleasant task or we just do not realize that it is our responsibility and not something we need to put on friends or family members shoulders.

I have dealt with this problem recently in more than one situation and it can be a rude awakening. None of us know when our allotted time will end. It is even sadder when we have no relatives or friends that would be willing to settle our affairs and many times this is the situation if you outlive everyone. Most of us are lucky enough to have children and they are quite concerned with seeing to our well being.

Some however feel that it is not their responsibility and have their own families to support and raise and somehow the parents get thought of as “burdens.” Remember, when we have children, the hardest part is raising them and as time goes on the elderly convert to a second childhood. Some are quite able to take care of themselves to a very old age, active and happy, whereas others are disabled, bedridden, senile, incontinent and need care part time or full time.

The saddest part is when one has “memory loss” Alzheimer’s, senile dementia or something similar. They do not know or remember things.

This can take years or show up suddenly and only becomes worst as time goes on. They are unable to take care of daily tasks, forget the things they should be doing, unable to find things that they misplaced.

Most can remember long ago happenings but the more current and recent things are forgotten very easily.

Please wake up make your arrangements, be responsible, so that a friend or family member does not have to sort out your end of life

problems. There are organizations that take care of arrangements for you, upon your demise. The costs can be paid ahead of time and it makes things much smoother for those you leave behind.



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## Around the Bases with Irwin Cohen

**REWIND 80 YEARS TO 1933. IT WAS THE RISE OF THE BIGGEST VILLAIN OF OUR TIME, AND THE BIGGEST JEWISH SPORTS HERO OF ALL-TIME.**

On January 30, 1933, Adolf Hitler, leader of the Nationalist Socialist German Workers Party, became chancellor of Germany. Soon afterward, Hitler employed terror tactics against political opponents to gain complete power. Hitler opened Dachau, outside of Munich, a concentration camp built for political prisoners. Other concentration camps, Buchenwald and Ravensbruck, for women, soon followed. Over the course of time, it would be the last stop for Jews about to be brutalized and murdered.

Paul Josef Goebbels, head of the Nazi party in Berlin, called for a bloodless pogrom to expel Jews from government employment and from the country's economic life. Soon the pogroms became anything but bloodless. Jews were assaulted

*As American Jewish newspapers related information about the plight of Jews in Germany, Jewish baseball fans found escapism in Hank Greenberg. The Tigers' first baseman who stood a half-inch under 6-foot-4, posted a .301 batting average and his 12 home runs in only 117 of the team's 154 games had him dreaming of a bright future.*

and robbed at will, and homes and businesses were invaded by Nazi hooligans.

Hank Greenberg, 22-years-old at the time, was thinking about spring training with the Detroit Tigers and hoping he would be able to stay in the major leagues for the entire season. The big first baseman had only one previous big league at-bat before being sent back down to the minor leagues.

Greenberg made the big leagues and around the first game of the regular season in April, Jews in Germany were prohibited from holding civil service positions.

Four days after Greenberg hit his first major league home run on May 6, books authored by Jews were burned throughout Germany.

The Tigers were on a road trip and played in Washington a few weeks later in May and Greenberg took in the sights. He saw the White House where 51-year-old Franklin Delano Roosevelt moved in as president of the United States only a few months earlier. The Washington Post sports section report on the game between the Tigers and Washington Senators referred to the Tigers rookie as Hank Goldberg.

Reporters around the league quickly got his name right as Greenberg was keeping his batting average over .300 and showed flashes of power. As Greenberg's rise to fame and fortune began, the Lone Ranger began his ride from the top floor of a Detroit radio station. The masked rider and his Indian companion



Hank Greenberg

Tonto brought outlaws to justice three times a week for the next 21 years from Detroit.

As the legend of the Lone Ranger began, prohibition, which banned the manufacture, transportation and the sale of alcohol and alcoholic beverages since 1920, ended in 1933.

As the baseball season neared its end in the third week of September, Jews were barred from holding any position relating to German journalism, art, music and theater. 1933 also saw "Aryanization" in Germany. It meant legalized theft. In stages, Jews were forced to surrender their businesses to Germans.

Twelve years after Albert Einstein won the Nobel Prize for physics, the Nazis eliminated his positions,

took his property and revoked his citizenship. Einstein moved to the United States in 1933 and became a professor at Princeton. In an address at the Sorbonne in Paris that year, Einstein said, "If my theory of relativity is proven successful, Germany will claim me as a German and France will declare that I am a citizen of the world. Should my theory prove untrue, France will say that I am a German and Germany will declare that I am a Jew."

On July 14, 1933, the Nazi Party was declared the only legal party in Germany, and Jewish immigrants from Poland were stripped of their citizenship. Ten weeks later as Hank Greenberg's first full season in the major leagues came to an end, the Nazis passed a law prohibiting Jews from owning land.

As American Jewish newspapers related information about the plight of Jews in Germany, Jewish baseball fans found escapism in Hank Greenberg. The Tigers' first baseman who stood a half-inch under 6-foot-4, posted a .301 batting average and his 12 home runs in only 117 of the team's 154 games had him dreaming of a bright future.

For the Jews under Hitler's domain on the other side of the Atlantic Ocean, though, the nightmare was just beginning.

*CV snowbird Irwin Cohen headed a national baseball publication for five years before working for a major league team earning a World Series ring. The public speaker has authored 10 books.*

## A Cab Ride With Tony Orlando



BY JEAN KOMIS

Several years ago while I was a Radio Car Operator in NYC I received a call and went to pick up Tony Orlando. I believe it was at the Regency on Park Avenue in NYC.

I saw Tony come out and get into my car. He was wearing a pair of pink-colored jeans at the time — more west coast or possibly Florida dress — but not New York. I was heading to the NBC Studio on Avenue M in Brooklyn where Bill Cosby's shows were filmed. Tony was appearing in one of the episodes.

I had quite a conversation with him since he was not in the limelight at that time. Discussing with him the death of his good friend Freddie Prince, the break up of "Dawn", his drug problems and what he had been doing in recent years.

He was very genuine and friendly. I was not pushy or inquisitive, only that the ride took approximately an hour and passing the time of day. I enjoy seeing him at our Century Village Shows and will go again this February. He is a great entertainer and does a fabulous show. I am sure that he is also a wonderful person and enjoys life and keeps it in check.



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Humana is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call Humana Sales at 1-800-552-0776 (TTY: 711), 8 a.m. to 8 p.m., 7 days a week. Applicable to Humana Gold Plus® (HMO) plans: H1036-062, 068, H1951-038, 039. \*Transportation to plan-approved locations, some limitations and restrictions may apply.



CLASSIFIED

SUBMISSION INSTRUCTIONS

Classified ads are printed on a space available basis. Ads may be placed for 1, 2, or 3 months. For renewals after that, the *UCO Reporter* will need to be contacted. Ads should be submitted by the 7th of the month prior to the month of issue. All classified ads should be submitted by email to: [ucoreporterwpb@gmail.com](mailto:ucoreporterwpb@gmail.com). Submission in writing will not be accepted. All items submitted must include name, address and phone number of contributor, or they will not be printed.

FOR SALE

**Bedford D** — 1 Bedroom, 1 Bath., Newly renovated, Ground Floor, Wood laminated floors, Updated Kitchen & Bath. (tub w/glass door enclosure) all new appliances, wall a/c unit and ceiling fan, counter tops. New modern fully furnished. Great Association, no renters. Price \$22,500. Jean @ 561-682-3707 OR 917- 476-3631.

**Berkshire J** (211) —1 Bedroom, 1 Bath., 2nd floor, Freshly painted, New carpet, Kitchen and Bath updated, glass enclosed porch. Furnished nicely. NO PET OR RENTAL BUILDING. \$19,500. Cyndi @ 815-871-7585.

**Chatham A** — 1 Bedroom, 1 Bath., 2nd Floor, Beautiful, Move in condition, \$21,500. Call Vincent @ 561-615-0981.

**Chatham M** — 2 Bedroom, 1.5 Bath, Ground Floor, Lake View, bus stop. New A/C; all floors tiled, bathrooms & shower tiled, dishwasher, disposal, microwave, hurricane shutters. Fully furnished. Norman @ 561- 686-9496.

**Coventry G** — 2 Bedroom, 1.5 bath., Ground floor, Totally renovated. New kit, baths, windows. Tile floors. Rentable. Move in. Partially furnished. A deal at \$47,900. Peggy @ 561-681-1603.

**Dover B** — 1 Bedroom, 1.5 Bath., Beautiful Sunsets, Close to clubhouse. Rosemary @ 561-633-2150.

**Greenbrier C** — 1 Bedroom, 1.5 Bath., White tile, 1st Floor. Call for appointment. Ronnie @ 561-684-2985.

**Greenbrier C** — 2 Bedroom, 2 Bath., Corner 2nd Floor. Desirable luxury bldg. Overlooking golf course, Newly remodeled kitchen & bathroom, Fully furnished, tiled throughout. Must see! Private swimming pool for Greenbrier residents only. Estelle @ 561-683-9830

**Kingswood D** — 2 Bedrooms, 1.5 Bath., 1st Floor Corner, Close to CH. Near Bus Stop. Rentable Bldg. updated, Kitchen, Bathrooms, Hot Water Htr, Tile Floors, Central A/C. Build-in Murphy Bed unit. Move-in ready. Price \$48,000. Negotiable. 561-688-2389.

**Northampton F** — 1 Bedroom, 1.5 Bath., Waterview, 2nd floor storage and laundry room, New stove, A/C. in wall, `Move in ready. Near pool, Negotiable. Janette 561-345-3661.

**Somerset I** — 2 Bedroom, 2 Bath., 2nd Floor with lift. Newly painted and furnished, Close to pool and courts, A/C. Enclosed porch. Owner @ 845-264-5288.

**Sussex C** (56) — 2 Bedroom, 1.5 Bath., Ground floor, Central air, tile in front, bedrooms carpeted, condo updated with modern light fixtures and fans. Bathroom have new counters and modern sinks. Back porch enclosed. Unfurnished. NO PETS OR RENTAL BUILDING. \$32,500.00. Cyndi @ 815-871-7585.

**Waltham G** — 1 Bedroom, 1.5 Bath., Corner 1st floor, Walk to Walgreens, partially furnished, Wall A/C, screened patio, lovely grounds, lots of light. Asking \$23,000. Mark 603-686-9115 & leave message.

**Windsor R** — 1 Bedroom, 1 Bath., Porcelain Floor, Window A/C's, Glass top stove. \$19,000 or best offer. Dr. Wainwright @ 301-526-9687.

FOR RENT

**Andover G** — 1 Bedroom, 1.5 Bath. 2nd floor Corner, Enclosed Patio. \$650.00 monthly, newly painted and appliances. Leave Message 561-687-7784.

**Cambridge** — 1 double large Bedroom, 1.5 Bath., free WIFI, Furnished, Chair high toilet, 2 TV's, closed patio, tile floor & many others. \$675.00 monthly. Call Elaine @ 561-402-0166 or 215-275-8535.

**Sheffield I** — 1 Bedroom, 1 Bath, Ground floor, Tile LR, Kitchen, Carpet Bedroom, Large closets, 2 AC, communal BBQ, Patio and dining area. \$650 Monthly. 786-581-7263

FOR SALE OR RENTAL

**Kent N** — 2 Bedroom, 2 Bath., End unit on the perimeter. Walk to Pool. Bus across the street, easy access to East and West Gates. 561-616-3421 or 561-478-0959 and Leave Message.

**Northampton I** — 2 Bedroom, 1.5 Bath., Ground Floor, End Unit, Fully Furnished. 561-687-3886.

**Sussex B** — 1 Bedroom, 1 Bath., 2nd floor, Carpeted, Screened balcony, Furnished or unfurnished. Annual or seasonal Rental. 727-465-3846.

MISCELLANEOUS

**Looking for a Condo to Buy** — 1 Bedroom , 1.5 Bath, Furnished or Unfurnished 2nd or 3rd floor, Please call Cecelia @ 689-3618.

— IMPORTANT NOTICE —

**Effective January 1, 2014** the *UCO Reporter* will be assessing the following fees for Classified Ads:

Ads	First Four Lines	Additional Lines
Classified	\$4.00	\$1.00 each
Rentals or Sales	\$10.00	\$1.00 each

Ad and payment (cash or check) must be received in our office no later than the 7th of the month for publication. For further information, please contact our office at (561) 683-9336.

**For Sale** — Very Reasonable Signed Sport Memorabilia. Please call Lisa 561-25-7780.

**For Sale** — Electric Golf Cart, Battery Charger, New Batteries and a Brand New Cover. Frank @ 561-640-9789. \$1,700.

**For Sale** — Power Chair - Candy Apple Red - Excellent Condition. New Battery (1/10/12). Used very little - Like new. \$4000 FIRM. See at 24 Bedford A.

**Home Care** — Licensed and insured for personal home care, Alzheimer and Dementia patients, light housework, errands. Please call Shekembaw Wilson @ 260-2674 or e-mail [shekembaw@gmail.com](mailto:shekembaw@gmail.com).

**Roommate Wanted** — Female responsible roommate, no drugs or pets, share my beautiful Wellington Condo, overlooking lake, elevator building, your own Bedroom and Bathroom, kitchen privileges... \$500 month plus 1/2 of utilities ..call 561-689-2117.

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Clubhouse Classroom B  
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B U S S C H E D U L E S

Shuttle Bus Route External				Perimeter Run at 12:45 PM				Effective November 1, 2013				Excursion Trips							
Clubhouse	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	<div><div>Saturday</div><div>9-Nov</div><div>Green Market &amp; Norton Museum</div><div>Wednesday</div><div>13-Nov</div><div>Target/Walmart/Well</div><div>Wednesday</div><div>20-Nov</div><div>Festival Flea Market</div><div>Wednesday</div><div>27-Nov</div><div>Lake Worth Beach</div><div>Excursions Departs Clubhouse @ 9:30 AM and returns about 2:30 PM</div></div>										
Morse Home Drop Off	9:07			Lunch															
Family Dollar Store	9:12	10:12	11:12		1:12	2:12	3:12	4:12											
Imaging Center	9:15	10:15	11:15		1:15	2:15	3:15	4:15											
Library	9:18	10:18	11:18		1:18	2:18	3:18	4:18											
Humana	9:21	10:21	11:21		1:21	2:21	3:21	4:21											
Century Plaza	9:22	10:22	11:22		1:22	2:22	3:22	4:22											
Emporium Shoppes	9:30	10:30	11:30		1:30	2:30	3:30	4:30											
Bellantes	9:31	10:31	11:31		1:31	2:31	3:31	4:31											
Morse Home Pick-up					1:40														
Post Office Drop off / Pick Up				Tuesday & Thursday Only		2:45	3:45												
Perimeter Drive	On Request				On Request														
Clubhouse	9:45	10:45	11:45		1:45	2:55	3:55	4:55											
Mall Bus Route																			
Clubhouse	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	<div>Lake Worth Beach</div>										
Morse Home Drop off	9:05			Drivers															
Dr. Sapenoff	9:09	10:09	11:09		1:09	2:09	3:09	4:09								5:00			
Pine Trail	9:18	10:18	11:18	Lunch	1:18	2:18	3:18	4:18								5:09			
Walmart / Military	9:23	10:23	11:23		1:23	2:23	3:23	4:23								5:18			
Winn Dixie / Kmart	9:28	10:28	11:28		1:28	2:28	3:28	4:28								5:23			
Dollar Tree	9:33	10:33	11:33		1:33	2:33	3:33	4:33								5:28			
Church	9:36	10:36	11:36		1:36	2:36	3:36	4:36								5:33			
Village Commons	9:38	10:38	11:38		1:38	2:38	3:38	4:38								5:36			
Morse Home Pickup					1:45											5:38			
Clubhouse	9:45	10:45	11:45		1:55	2:55	3:55	4:55								5:55			
Publix's Express				Publix's Express															
Perimeter Drive	8:45									<div>All riders MUST show The Century Village ID</div>									
Clubhouse	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00											
Publix	9:15	10:15	11:15	Drivers	1:15	2:15	3:15	4:15											
as Requested				Lunch															
POINT OF SERVICE										<div>NO Saturdays or Sundays Public Express</div> <div>Holiday Bus will run on: New Year's, Thanksgiving and Christmas Day</div>									
Clubhouse	9:45	10:45	11:45	12:45	1:45	2:45	3:45	4:45											
Saturdays, Sundays & Holidays Bus Route (Combo)																			
Clubhouse	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00										
Walgreen's	9:04	10:04	11:04	Drivers	1:04	2:04	3:04	4:04	5:04										
Pine Trail	9:07	10:07	11:07	Lunch	1:07	2:07	3:07	4:07	5:07										
Goodwill Store	9:12	10:12	11:12		1:12	2:12	3:12	4:12	5:12										
Walmart / Military	9:15	10:15	11:15		1:15	2:15	3:15	4:15	5:15										
Winn Dixie	9:18	10:18	11:18		1:18	2:18	3:18	4:18	5:18										
Church	9:24	10:24	11:24		1:24	2:24	3:24	4:24	5:24										
Village Commons	9:38	10:38	11:38		1:38	2:38	3:38	4:38	5:38										
Emporium Shoppes	9:44	10:44	11:40		1:40	2:40	3:40	4:40	5:40										
Lowes	9:45	10:45	11:45		1:45	2:45	3:45	4:45	5:45										
Bellantes	9:47	10:47	11:47		1:47	2:47	3:47	4:47	5:47										
Perimeter Drive	On Request				On Request														
Clubhouse	9:52	10:52	11:52		1:52	2:52	3:52	4:52	5:52										

Internal Bus Schedule

Internal Bus Route # 1				Perimeter Run @ 8:45 am & 11:45 am						Effective November 1, 2013						
Clubhouse	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00	
Dover	8:02	9:02	10:02	11:02	Drivers	1:02	2:02	3:02	4:02	Drivers	6:02	7:02	8:02	9:02	10:02	
Somerset	8:04	9:04	10:04	11:04	Lunch	1:04	2:04	3:04	4:04	Dinner	6:04	7:04	8:04	9:04	10:04	
Berkshire	8:06	9:06	10:06	11:06		1:06	2:06	3:06	4:06		6:06	7:06	8:06	9:06	10:06	
Camden	8:09	9:09	10:09	11:09		1:09	2:09	3:09	4:09		6:09	7:09	8:09	9:09	10:09	
Windsor	8:12	9:12	10:12	11:12		1:12	2:12	3:12	4:12		6:12	7:12	8:12	9:12	10:12	
UCO office(when Open)	8:13	9:13	10:13	11:13		1:13	2:13	3:13	4:13	Except Saturdays and Sunday						
Wellington L & M	8:15	9:15	10:15	11:15		1:15	2:15	3:15	4:15		6:15	7:15	8:15	9:15	10:15	
Andover	8:19	9:19	10:19	11:19		1:19	2:19	3:19	4:19		6:19	7:19	8:19	9:19	10:19	
Kingswood	8:25	9:25	10:25	11:25		1:25	2:25	3:25	4:25		6:25	7:25	8:25	9:25	10:25	
Medical Plaza	8:29	9:29	10:29	11:29		1:29	2:29	3:29	4:29							
Clubhouse	8:30	9:30	10:30	11:30		1:30	2:30	3:30	4:30		6:30	7:30	8:30	9:30	10:30	
Publix	8:35	9:35	10:35	11:35		1:35	2:35	3:35	4:35							
Clubhouse	8:59	9:59	10:59	11:59		1:59	2:59	3:59	4:59		6:59	7:59	8:59	9:59	10:59	
Internal Bus Route # 2																
Clubhouse	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00	
Plymouth	8:02	9:02	10:02	11:02	Drivers	1:02	2:02	3:02	4:02	Drivers	6:02	7:02	8:02	9:02	10:02	
Sheffield E	8:04	9:04	10:04	11:04	Lunch	1:04	2:04	3:04	4:04	Dinner	6:04	7:04	8:04	9:04	10:04	
Chatham	8:06	9:06	10:06	11:06		1:06	2:06	3:06	4:06		6:06	7:06	8:06	9:06	10:06	
Kent	8:08	9:08	10:08	11:08		1:08	2:08	3:08	4:08		6:08	7:08	8:08	9:08	10:08	
Northampton	8:11	9:11	10:11	11:11		1:11	2:11	3:11	4:11		6:11	7:11	8:11	9:11	10:11	
Sussex	8:13	9:13	10:13	11:13		1:13	2:13	3:13	4:13		6:13	7:13	8:13	9:13	10:13	
Canterbury	8:15	9:15	10:15	11:15		1:15	2:15	3:15	4:15		6:15	7:15	8:15	9:15	10:15	
Cambridge	8:16	9:16	10:16	11:16		1:16	2:16	3:16	4:16		6:16	7:16	8:16	9:16	10:16	
Dorchester	8:18	9:18	10:18	11:18		1:18	2:18	3:18	4:18		6:18	7:18	8:18	9:18	10:18	
Oxford	8:21	9:21	10:21	11:21		1:21	2:21	3:21	4:21		6:21	7:21	8:21	9:21	10:21	
Stratford	8:22	9:22	10:22	11:22		1:22	2:22	3:22	4:22		6:22	7:22	8:22	9:22	10:22	
Sheffield	8:23	9:23	10:23	11:23		1:23	2:23	3:23	4:23		6:23	7:23	8:23	9:23	10:23	
Hastings Fitness	8:25	9:25	10:25	11:25		1:25	2:25	3:25	4:25		6:25	7:25	8:25	9:25	10:25	
Medical Plaza	8:28	9:28	10:28	11:28		1:28	2:28	3:28	4:28							
Clubhouse	8:30	9:30	10:30	11:30		1:30	2:30	3:30	4:30		6:30	7:30	8:30	9:30	10:30	
Publix	8:35	9:35	10:35	11:35		1:35	2:35	3:35	4:35							
Clubhouse	8:59	9:59	10:59	11:59		1:59	2:59	3:59	4:59		6:59	7:59	8:59	9:59	10:59	
Internal Bus Route # 3																
Clubhouse	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00	8:00	9:00	10:00	
Bedford B	8:02	9:02	10:02	11:02	Drivers	1:02	2:02	3:02	4:02	Drivers	6:02	7:02	8:02	9:02	10:02	
Greenbrier	8:04	9:04	10:04	11:04	Lunch	1:04	2:04	3:04	4:04	Dinner	6:04	7:04	8:04	9:04	10:04	
Southampton	8:06	9:06	10:06	11:06		1:06	2:06	3:06	4:06		6:06	7:06	8:06	9:06	10:06	
Wellington Circle	8:08	9:08	10:08	11:08		1:08	2:08	3:08	4:08		6:08	7:08	8:08	9:08	10:08	
Bedford C	8:09	9:09	10:09	11:09		1:09	2:09	3:09	4:09		6:09	7:09	8:09	9:09	10:09	
Golfs Edge	8:12	9:12	10:12	11:12		1:12	2:12	3:12	4:12		6:12	7:12	8:12	9:12	10:12	
Coventry	8:14	9:14	10:14	11:14		1:14	2:14	3:14	4:14		6:14	7:14	8:14	9:14	10:14	
Norwich	8:16	9:16	10:16	11:16		1:16	2:16	3:16	4:16		6:16	7:16	8:16	9:16	10:16	
Salisbury	8:19	9:19	10:19	11:19		1:19	2:19	3:19	4:19		6:19	7:19	8:19	9:19	10:19	
Waltham	8:22	9:22	10:22	11:22		1:22	2:22	3:22	4:22		6:22	7:22	8:22	9:22	10:22	
Easthampton	8:25	9:25	10:25	11:25		1:25	2:25	3:25	4:25		6:25	7:25	8:25	9:25	10:25	
Medical Plaza	8:28	9:28	10:28	11:28		1:28	2:28	3:28	4:28							
Clubhouse	8:30	9:30	10:30	11:30		1:30	2:30	3:30	4:30		6:30	7:30	8:30	9:30	10:30	
Publix	8:35	9:35	10:35	11:35		1:35	2:35	3:35	4:35		6:35	7:35	8:35			
Clubhouse	8:59	9:59	10:59	11:59		1:59	2:59	3:59	4:59		6:59	7:59	8:59	9:59	10:59	
Please note: on Saturdays ALL the Internal Bus Routes will drop off at Anshei Sholom on the 9 AM run.																
Please note: Monday thru Friday only the internal bus routes # 1 and # 3 will drop off at the Hastings fitness center on the 8AM and 1PM runs. #2 route runs ALL day.																
All Internal Busses will ON REQUEST complete a Perimeter Drive Run at 11:45 AM																



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# Around Century Village

IMAGES BY KEN GRAFF

