

Welcome Back!

This month our “snowbirds/seasonal residents” start to return. Hopefully, they will see that those of us who are here year round have been working to make improvements and to keep our Village maintained. Many of the out-of-towners read the blog and look at the website to keep up with the decisions that have been made that affect all of our lifestyles. One change that will be voted on at the October Delegate Assembly is moving the UCO budget. This change has been suggested and has been said to be long overdue. Why should everyone not have the opportunity to vote or to express their opinion to their delegates on how our money is spent?

It's also important that everyone read Vice-President Dom Guarnagia's column below on making improvements in your unit. You will be informed on what permits are needed as well as what work you may do without using the permit process. So, enjoy the season and think about how fortunate we are to live in “A Little Piece of Paradise.”

— Joy Vestal

REPAIRING, REMODELING, REFITTING RESIDENCES REVIEW

The purpose of this article is to inform, rather than create doubts.

With values increasing and winter temperatures decreasing up north, your Century Village condo is ready for you to perform tasks that will lead to an increase in creature comforts for your own enjoyment and having work performed to relieve unsafe situations that could lead to discomfort or making changes that produce a more cost-saving energy efficient setting. It is important to be aware of two (2) things. One, things that do not require a Permit from the Palm Beach County Building Department and two, obtaining a good Contract for those things that must be Code compliant.

Minimally, the addition of a metallic lightly-tinted film applied professionally on your sliders and windows can greatly reduce heat penetration during the summer and retain heat within during the cooler months. Optionally, those of us who have screened porches and especially those who are here during the summer heat when the air conditioner runs 24/7 needing additional protection from that storm with high winds that can destroy the screens and compromise the integrity of your condo should



consider the possible changes.

A brief description of the wind's force can alert you to choices that can help in determining which course to follow to assure a well-fortified building that will weather storms as follows:

- Strong winds blowing along and over the structure can cause a negative pressure.
- A breach in the exterior wall, i.e., open door, broken window or a wall-mounted AC unit blown in will cause an increase in pressure within. These conditions will cause the walls to explode, resulting in a probable collapse of the most, if not all of the structure.

Though hurricane shutters can prevent the above-mentioned situation, they remain inert awaiting their closure sometime long after their installation. However, double-glazed tinted high-impact windows begin a “payback” immediately, continuing every day as they reflect heat outward in summer and retain heat in winter, thereby significantly lowering energy costs.

- This is a change that requires permitting. Inspections by a Building Official, whose requirements for the position involve significant knowledge of construction practices, are both necessary and beneficial for your financial and personal protection. Though the Permit carries a fee, inspection and remedial corrections assure you that the work is done adhering to good construction practices using quality materials.

Another area of concern is an electrical innovation introduced in the 80's that is a health / safety issue. Current Code requires that any electrical outlet (duplex receptacle) located within six (6) feet of a water

fixture; sink, dishwasher or washing machine in the common laundry should be a Ground Fault Circuit Interrupter (GFCI). This is an electrical device that is engineered to detect an imbalance in current, i.e., feed and ground thereby shutting down the current in 30 milliseconds (10 times faster than the blink of an eye). The installation of this device does not require permitting since it is the replacement of an existing component of an electrical system. It is especially needed in your Laundry Room where standing on a wet floor and opening the lid of the washing machine can create a completion to “ground” through YOU, resulting in a life-threatening electrical shock. One of the mandatory changes in the FREE “Loss Control Building Inspection Report” from the Engineer provided by Brown / Brown Insurance Agency is the need to make the inexpensive change. A copy of other things that do not require permitting can be obtained from me at the UCO Office at your convenience.

Finally, questions arise requiring the identification of exactly what belongs to the condo owner vs. what belongs to everyone. Briefly stated; Look around your condo! If you can see it, it is yours, i.e., sink / faucet, cabinetry, furnishings, etc. Basically, what is behind the wall belongs to the association, except the electrical circuitry from your meter (output side) to your Circuit Breaker Panel located in the Hallway and out to the devices, fixtures and appliances, thereby classified as a Limited Common Element....yours.

The drywall belongs to the association because it defines rooms and encloses the unit. However, the finishes on those walls are yours. Therefore, permission from the Board of Directors is required prior to altering or removing any interior partitions.

Plumbing and AC drains that serve more than one unit are classified as a Common Element....shared.

Thus, Common Elements are features that are available for more than one's use, i.e., walkways, stairs, Laundry Rooms, the roof, sewer pipes, common area lighting, landscaping, patios, etc.

This is not to say that you should make changes. However, if you do, you are protected by certified Inspectors looking out for your safety and well-being. Going hand in hand with the above-mentioned, be aware that some contractors will be looking for a significant amount of money prior to beginning and the balance upon completion....50% and 50%. However the payments are structured, 10%, referred to as “retainage” should be held until a “punch list”, has been satisfied. That comprises a walk-thru, subject to completion and your satisfaction that all is right. Good luck!

— Dom Guarnagia

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Email articles & comments:
ucoreporterwpb@gmail.com

Read recent back issues at:
<http://ucoreporter.blogspot.com/>

REMINDER

DELEGATE MEETING

Friday 10/3/14
9:30 a.m. in the Theater



MONTHLY BUS SCHEDULE — SEE PAGE B26



UCO Executive Board

UCO DELEGATES MEETING

SEPTEMBER 5, 2014

President David Israel called the meeting to order.

PBSO Captain Bruckner led the Pledge of Allegiance.

Guests Jessica Ticktin and Jamie Goodman spoke briefly. Peyton MacArthur represented Palm Beach County Commissioner Paulette Burdick.

Delegate Ed Grossman announced that he was recording meeting.

Captain Bruckner gave the Law Enforcement Report. There were reports of two stolen cars. One recovered after it was discovered it was parked improperly. He discussed Sheriff's budget that will be discussed at upcoming PB Commissioners meeting. He warned us all to be cautious on anniversary of 9/11.

There was a quorum. 138 Delegates were present.

There was a discussion on minutes from July meeting. They were not accepted because there was not a quorum.

President's Report: David Israel gave a clarification of associations "opting out" of UCO. He discussed a memo he had received on sex offenders living in Village. He said to follow attorney's advice.

Treasurer's Report: Treasurer Howard O'Brien reported income year to date was \$936,607. He discussed moving budget in the calendar year. It has been presented to the Officers Committee and Executive Board. The proposed bylaw will be published in the October issue of the *UCO Reporter* and then presented at October's Delegate Assembly. He was questioned and answered that there is no shortfall by moving the date of the budget vote. He asked for a motion and vote requiring approval of IRS ruling 70-604 rollover of taxable income to 2015. Motion was made and was approved overwhelming.

Officers' Reports: Vice President Bob Marshall discussed installation

of bar codes. He said there was a lighting strike that affected the old transponder system. So far 2,700 new bar codes have been issued. He reminded everyone that they need a box for Comcast reception.

Vice President Marcia Ziccardy asked question if WiFi is in current proposed budget. He said it is not. The current proposed increase in the budget for 2015 is \$3,09. If Wi-Fi is voted back in the budget increase would be \$5.09. She asked for a motion to move WiFi money to reserve budget. No motion was made.

Vice President Joy Vestal announced that a Social Security representative will be present at the Clubhouse beginning Sept. 16 and every other Tuesday after. They will answer questions and research necessary information for residents. There is a sign-up sheet in the Ticket Office so they know how many reps to send.

Vice President Dominick Guarnagia spoke about our reclaimed water. He said five rumble strips have been installed on South Road. They take 72 hours to be sealed. The hibiscus bushes need to be trimmed on Century Boulevard. There was a question on root intrusion near East Hampton & Norwich buildings. Waiting for proposals from companies to be sent to handle work.

Unfinished Business: None

Good of the Order: The PRPC meeting will be Thursday, Sept. 18, 10 am, Room B.

There will be a Meet and Greet following meeting with Congressman Patrick Murphy.

The Social Club announced Thanksgiving Dinner, Thursday, Nov. 27, \$25 person. In the party room, live music.

Motion was made to close meeting.

Minutes submitted by UCO VP Joy Vestal in the absence of recording secretary

EDITORIAL

Extending the Budget Year Will Give Us All A Say

BY MYRON SILVERMAN & JOY VESTAL

Here we go! It's the start of "the season." Many residents will be returning for what hopefully will be a relaxing and enjoyable time here in our Village.

However, they will also see that those of us who are here full time have been working to continue to have an enjoyable, safe and progressive year. Among the important issues that will be discussed in the coming months will be the UCO budget. There will be a motion made, discussed and voted on to extend the budget year to April 2015. The reason for this proposed change is to give our "snowbirds" the ability to vote on this issue; one that the *UCO Reporter* feels is long overdue. After all these people pay the same dues even when they're not here so why shouldn't they be given the opportunity to express their views.

But, there is a responsibility that this vote carries. The delegates are the board of directors for the Village. Do you know who your delegate is? Usually it's the president of your association. In their absence an alternate should be available to vote at the delegate assembly. Many times

during the year it's obvious that there are many associations who are not represented by anyone. Do you inquire as to who in your association is attending the delegates meetings? Do you inquire what the issues are that will be discussed and voted on? Do you ask your delegate how they intend to vote? You can be a delegate for your building with the approval of your board. Your name is submitted to the UCO office and recorded so you're recognized as a delegate.

Remember it's easy to complain about decisions that are made, but were you or your association present to vote on them?

One last thought: is your delegate representing your association in a mannerly, fair and intelligent discussion and vote? Look at the blog, the *UCO Reporter* and Ch. 63 for a recording of the minutes of the meeting. The delegates work diligently for their buildings and the Village. Are you proud of their representation of you?

Most of all thank them for their efforts. It shouldn't be a thankless job.

OPINION

Move the Budget Calendar

BY DONALD FOSTER

On October 3rd, Delegates will have the opportunity to vote on a matter that has been too long discussed and too long delayed.

Moving the budget calendar into winter and spring will have the immediate effect of producing more inclusive, stable and progressive corporate and Community governance. It is also the right thing to do; the amenities and security that we all enjoy is largely supported by homeowners who faithfully pay their bills all year long for four or five months of use. It is only fair that these folks should have a stronger

voice in what happens here.

Altering the budget calendar is also the smart thing to do. Century Village is a vast reservoir of talent, experience and accomplishment; a human resource director's fantasy. Widening that pool to include seasonal owners, many of whom are still operating in the professional workforce, just makes good sense.

If you feel as I do about this matter, I urge you to attend the Delegate Assembly and vote your preference. If you are not a Delegate, please make your opinion known to your Delegate.

PROPOSED BYLAW CHANGE FOR OCTOBER 2014

Article VII C

... He shall be Chairman of the Financial and Budget Committee and shall, with the assistance of that committee, prepare an annual budget for approval by the Officers, the Executive Board, and the Delegate Assembly in ~~October~~ January...



The President’s Report

“Opt Out” — What It’s All About

BY DAVE ISRAEL

The following is extracted from the UCO Articles of Incorporation:

“The purposes of UCO shall be:

- A. To form a permanent organization of delegates elected by the owners of residential condominium units of Century Village in West Palm Beach, Florida.*
- B. To protect, promote and carry out the common rights, collective interests, goals and objectives of those unit owners.*
- C. To open and maintain an office for the receipt of information and complaints relating to problems and issues of common concern and to undertake such investigation, assistance and action and to give such advice as may be deemed appropriate in each instance.”*

At the Executive Board meeting of Tuesday September 2, 2014 a Unit Owner asked the following question: “Does UCO have a legal opinion on ‘Opting Out?’” I was somewhat nonplussed, as I thought about our Articles of Incorporation, the stated purpose of UCO — and the lack of any indication of “opting out” in our concept of a Condominium Community.

From where does the concept of “Opting Out” in Century Village come from? I feel that our Officers, Executive Board, Delegates and, most importantly, our Unit Owners must work together for the betterment of our Village.

So, exactly what is it that this small group of “antis” want to opt out of? Well, it appears to be at this time the UCO plan for Wi-Fi, never

mind that this project would be of great value to our Village and save our residents large sums of money. It is said by a few “this plan is identified with yours truly” and thus must go! Wow! How clever, the incredible value be damned, just dump it.

Ok! What if this small group succeeds in dumping Wi-Fi, what’s next? Cable, security, ambulance, etc. Just think of the money we could save...millions! Well, clearly this is ludicrous in the extreme and leads to a busted model of Village governance. The concept being pushed by our band of “antis” is that majority votes of the Delegate Assembly can be simply ignored; where this concept of irrational anarchy comes from is difficult to understand. They form clubs naming themselves “President”; they launch law suits, Recall Petitions; and, of course, disrupt meetings.

The time has come for all to re-examine the UCO articles and Bylaws and work together in synergy to promote the general welfare. If you are in opposition to the way that things are being done, present ideas, not disruptive chaos.

The last election should have showed these “antis” that the majority of unit owners are not impressed by the rabble rousing clubs, the SPAM Emails or the meeting disruptions. The net result of these efforts is to “poison your own well”. So, where are your ideas? Let’s work to build our Village up and support projects and concepts that would benefit all. In the words of my college coach: “If you step onto the field, come to play.”

October 2014 UCO Monthly Meetings

WED OCT 1	PROGRAM & SERVICES	UCO	11:00 AM
FRI OCT 3	DELEGATE ASSEMBLY	THEATER	9:30 AM
	REPORTER	UCO	1:00 PM
	SECURITY	UCO	2:00 PM
TUE OCT 7	TRANSPORTATION	CARDROOM B	9:45 AM
THUR OCT 9	C.O.P.	ROOM B	9:30 AM
TUE OCT 14	STUDIO 63	UCO	11:00 AM
THUR OCT 16	BIDS	UCO	10:00 AM
FRI OCT 17	INFRASTRUCTURE/IRR/MAINT.	UCO	1:00 PM
MON OCT 20	C.E.R.T.	ART ROOM	3:00 PM
TUES OCT 21	INSURANCE	UCO	10:00 AM
FRI OCT 24	SEARCH/NOMINATIONS	UCO	1:00 PM
TUES OCT 28	OPERATIONS	UCO	11:00 AM
THUR OCT 30	OFFICERS	UCO	10:00 AM
FRI OCT 31	WI-FI	UCO	1:00 PM

October 2014 Services Calendar

Thur. Oct. 2	Homestead Act Assistance	Clubhse Lobby	1–3 PM
Mon. Oct. 13	Low Vision Books	Clubhse Lobby	9:30-11:30 AM
Tue. Oct. 14	Social Security	Card Room A	9 AM - 2 PM
Wed. Oct. 15	Amplified Phones	Music Room A	1 – 3 PM
Tue. Oct. 21	SHINE Changes in Medicare	Room C	10 AM
Tue, Oct. 28	Social Security	Card Room A	9 AM – 2 PM

UCO OFFICERS

President David B. Israel

Vice Presidents

Dom Guarnagia Bob Marshall Joy Vestal Marcia Ziccardy

Treasurer Howard O'Brien

Corresponding Secretary Pat Sealander

Recording Secretary Phyllis Siegelman

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Roberta Boehm-Fromkin	George Pittell
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Herb Finkelstein	David Saxon
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John Hess	Myron Silverman
Jackie Karlan	Lori Torres

— 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:

LETTERSTO THE EDITOR: Letters to the Editor should be limited to 250 words, and must be e-mailed (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) 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.

In Memory of

Dolores Rizzotto

We are sorry to announce the passing of one of our *UCO Reporter* staff. Dolores Rizzotto passed Sept. 11, 2014. She will be missed.

Rest in peace, Dolores. — *UCO Reporter Staff*

LETTERS TO THE EDITOR



Any correspondence or letters sent to the *UCO Reporter* to be published must include the writer's name, address and telephone number. We will not use address or telephone number in the paper. This is for the use of the *Reporter* to verify sender and information included. The *Reporter* reserves the right to edit any and all material included in these letters. We also reserve the right to reject letters based on our editorial policy.

Offensive Sarcasm

Regarding the recent article in the reporter: "Is Thinking Now Obsolete?"

As an avid reader and an intelligent, college educated person, I found the sarcasm offensive and unnecessary. It seems as if the writer was more willing to display an extreme dislike for "Dave" instead of sticking to facts. It was more like a personal attack than informative.

First, I'd like to point out that Al Gore did not invent the internet.

Secondly, I'm not as fortunate as Mr. Richland to have a highly intelligent, clever and stimulating wife.

Thirdly, I don't have a manual typewriter, would never use an unsanitary payphone, don't know where to go to send a telegram, and I am extremely happy that time marches on.

What we should be talking about is staying in touch with family and friends through social websites and e-mails, and watching kids grow up when they live far away. And I think we all can agree that these things are important to everyone.

Most of us are here because we've downsized from larger homes and don't have room to store research books that once enriched our lives. Through the internet we have access to all the information we need to be intellectually stimulated.

Reading books for sheer enjoyment is so easy even a caveman can do it.

Moving on, which I think is important to do: Whether or not you want the internet, it should be a part of this community for far too many reasons to mention here.

I'd like to know where Mr. Richland did his research about the long-term impact that excessive use of the internet has on addicted people. And why would that even be an issue? Who's talking about excessive use?

The issue is installing an amenity that will improve this community, provide social interaction, provide access to a world of information, and increase the value and marketability of our homes at a small cost and

nothing more. If addiction is a problem then it's a personal issue that needs to be dealt with separately.

We are not children or students using iPhones in school when we're not supposed to. We are mature adults and it's time to put vindictiveness aside and listen to the voice of reason.

— Sharon Duncan

Endeavor to Make Curve Safer Stymied

On Thursday morning September 4, 2014, Ted Hurrle UCO C.A.M.; Pat our Handyman and I installed, with some trepidation as vehicular traffic whizzed by with little regard for our safety, five (5) 6-foot long yellow rumble strips permanently set, so we thought, in two (2) quarts of asphaltic mastic that cost \$145.00 per quart. Placing eight (8) orange traffic cones around the area, we kept guard frequently passing by the area as well as security cars doing the same.

Until Saturday night all was well. Passing by on Sunday morning, I found the orange cones on the grass and the rumble strips scattered askew to the layout and the endeavor to increase safety at a dangerous curve where the light pole had been knocked down twice this year and several accidents where both property and personal injury occurred.

Another attempt will be made soon. I am asking that when the attempt is completed, traffic must use the other lane with courteous conduct for a few days with no attempt to alter the situation. If the speed limit of 20 MPH was observed, there would be no need for this remedial action. Thanking you in advance.

— Dom Guarnaglia

Clarifying A Few Points

This is in response to Ms. Kraus, who responded to my Letter [in the August 2014] *UCO Reporter*. I would like to clarify a few things.

Ms. Kraus, I HAVE HAD VOIP since 2005! THIS DOES NOT NEED WI-FI!!! It DOES Need a Broadband Internet connection! I Use SKYPE to visit all over the world! This TOO, DOES NOT NEED WI-FI! Just an Internet Connection!

I have been a customer of Comcast, since it was Adelphia! I have had BOTH a Modem and a Router. This is needed to go on the Internet, use SKYPE and My VOIP! HOWEVER, YOU DO NOT NEED WI-FI FOR THESE TO WORK!!!!

While I was visiting a Comcast center, I was asked if I wanted a wireless Modem/Router. I was told that it would enable me to use my Smartphone and tablet anywhere I wanted to use them. (I have used them as far away as Jupiter with NO

PROBLEM!)

UNLIKE THE WI-FI THAT IS BEING FORCED DOWN OUR THROATS, IT IS NOT RELIABLE!!! AND AS I SAID LAST MONTH, IT COSTS ME \$8.00 PER MONTH- WHICH IS \$96.00 VS. YOUR \$600.00!!!!

This was NOT a TV AD, as Ms. Kraus eluded to. It DOES NOT MENTION A PRICE INCREASE TO \$50.00 IN 2015! AND I HAVE ALWAYS HAD THEIR SERVICE SINCE MOVING TO THE VILLAGE IN 1998!

ALSO, Ms. Kraus mentions AOL which I have had since 1995. I have NOT PAID FOR AOL SINCE 1999 AND I DID NOT PURCHASE THEIR INTERNET CONNECTIVITY SERVICE!!! I HAVE BROADBAND!!!

So, Ms. Kraus, I don't know where YOU are getting Your information from, but it CERTAINLY NOT FROM THE CORRECT SOURCES !!! Thank You for letting me clear things up!!!

— Janice Clifford

A Most Informative Article on Alzheimer's Disease

One of the most informative, concise and well-written articles I have read about Alzheimer's was published in the September issue of the *UCO Reporter* written by Nicholas Ma. The title is "ALZHEIMER'S DISEASE: A CAUSE FOR CONCERN". When my husband, Ernest Boehm, was diagnosed with the disease in 1997, I read everything I could find. By comparison to the amount published today, there was not much to read and learn. Nicholas interviewed Dr. Carl Sadowsky, Alzheimer's Specialist and Director of Research at Premier Research Institute of Palm Beach Neurology.

The doctor started by bringing out some of the elementary issues and what research and help is occurring today. Nicholas listed many aspects of the disease explaining what may happen when Alzheimer's begins and how it might proceed. Some of it being memory loss, poor judgment, loss of insight, loss of understanding numbers and changes in personality and attitude. He was optimistic, succinct and to the point in the future treatment. He listed quite a few plusses in the diagnosis and

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prognosis and explained many of the aspects of Alzheimer's which might occur to the patient and their families. As he explains, being the caregiver to an Alzheimer's patient should be done with great care, love and understanding.

I praise him and thank him for bringing back some wonderful memories and will forward this amazing and well-written article to family and friends it should be read by.

— Roberta Boehm

Register Your Bicycles, Electric Scooters and Golf Carts

Any wheeled vehicle that has a manufacturer's serial number can be registered with Palm Beach County Sheriff's office (PBSO) in case of theft. It is easy as pie. Call Anitra at the UCO office 561-683-9189 , ext. 102 to be sure she will be available. She will assist you with filling out the paperwork and giving you the information you need. She will forward the paperwork to PBSO.

Wi-Fi Thoughts

BY GEORGE PITTELL

I recently wrote in the *UCO Reporter* how I have favored Wi-Fi yet recognized some points made by its critics. I concluded that with the solicitation of a new group of vendor proposals I will again consider them along with any criticism.

Now we have received four (4) proposals. As stated by our Treasurer Howard O'Brien, two (2) of them cite a cost of over one million dollars and two (2) are under one million dollars. Our response to these is to ask of these vendors to see how it can be worked out so as to provide the most acceptable terms and cost to our unit owners. Any movement on implementing Village Wide Wi-Fi will require moving the funds transferred from the Wi-Fi line in our proposed budget to the Reserve Fund, back to a Wi-Fi line. This is all to be decided by the Delegates at the **October Delegate Assembly**.

I have attended some of the vendor presentations. Much of the technical points that were made were beyond my understanding but what was clear was the Wi-Fi Committee members probing questions of the presenters for details and explanations. Let me say here how much I believe we are so well served by this group. Where

am I now with respect to this issue? With respect to Wi-Fi, I continue to lean toward the Village Wide System.

Therefore as President and Delegate for my association, might you expect I will be voting for going ahead with a Village Wide Wi-Fi? Well, not so fast. First of all, as delegate I only vote without consulting my board when something comes up at a Delegate Assembly and is immediately called for a vote. Also, our vote is decided by our Board of which I am one of five members —usually I only vote when there is a tie. My participation is to provide the Board with as much information as I can in understanding of the different points of view on an issue.

We need to know what is the decision of the Wi-Fi Committee as to whether they recommend we go ahead with this project, which proposal to accept and certainly the cost and details of the contract. There then remains questions as to when will we have this information, how will it be presented to the unit owners, will it leave time for the Association Boards to consider it and, lastly, how will we be handling the issue of our need for adequate reserves and at what cost?

*George Pittell,
President Chatham D*



Photo by Howie Silver

The current contract with our security company ends December 31st.

New Security Contract for 2015 Under Review

BY ED BLACK

We have now entered the contract phase of selecting a vendor for our security contract that ends 12-31-2014. Many points that encouraged our selection need to be included in the new contract. This is the best approach: to agree in writing to exactly how we may begin this new relationship.

The Company has agreed to consider all of our existing security guards as part of their effort to begin the process of preparing for the January 1st, 2015 contract date. As the Security committee believes guards residing here should not be eliminated from consideration based on where they reside, rather their performance should be key, and this vendor should make their decision accordingly.

Our Decal teams are continuing to place the decals on our permanent residents' vehicles, however as the seasonal residents return, and lines form, there is a greater likelihood that delays will become routine. Please try to complete your transfer to the decal system before the lines form.

When researching the Decal system, we found the company, that provided us with the equipment and transponders, was bought by another company. The new company discontinued the existing products

and offered a new system that would cost about \$15,000.00 per gate to buy and install and would not read any of our existing transponders. Every vehicle would be forced into the guest lane until we could install new transponders on their windshields for all 6,000 vehicles. The transponder system would continue to be sensitive to lightning strikes and each such hit currently runs UCO \$6,000 to \$8,000 to recover.

The choice to begin Decals was made easy when one reader, hit by lightning, would only require a new surge protector costing \$300.00, and there has not been any intermittent results in the gate recognizing the decal and opening as is the case with the remaining transponders in use.

We have found villages are returning to the Decal system for many of the same reasons. One additional reason is the much improved decal that is now being made by the vendor supplying the readers. Our vendor offers that decals should last 5 to 7 years even with frequent car washes. We are placing them on windows that do not open, when we can, and this too reduces the decline on the decal's surface. We put a decal on a vehicle next to one 6 years old and you could not tell them apart.

UCO Committee Chairs 2014-2015

Advisory Committee.....	Marilyn Gorodetzer
Beautification/Benches/Signs Committee	Kathy Forness
Bid Committee	Barbara Cornish
Bingo Committee	Ron Massa, Co - Chair / Isabel Scherel, Co-Chair
Cable Committee.....	Bob Marshall
CERT Committee.....	John Hess, Co-Chair / Ed Black, Co-Chair
Channel 63 Committee.....	Ed Black, Chair
Community Relations Committee.....	Lori Torres, Co-Chair
Welcome Committee.....	Myron Silverman, Co-Chair
Delegates Sign-in	Isabel Scherel
Elections Committee	Marilyn Gorodetzer
Finance Committee	Howard O'Brien
Insurance Committee	Toni Salometo
Investigations Committee	Sheila Corneroli
Irrigation/Infrastructure Committee	Dom Guarnagia
ITC (Information Technology/Computers)	Ed Black
Library Committee	Dot Loewenstein
Maintenance Committee.....	Dom Guarnagia
Nomination/Search Committee.....	Roberta Boehm-Fromkin
Operation Committee.....	David Israel
Program and Services Committee	Fausto Fabbro
Reporter Committee	Joy Vestal & Myron Silverman
Security Committee	Ed Black
*COP	Suzie Byrnes
*Safety	George Franklin
Social Committee	Bettie Lee Bleckman
Transportation Committee	Lori Torres
Usher.....	Ron Massa
Wi-Fi Committee.....	David Israel
WPRF/UCO Asset Recovery	Ed Black
5K Walk/Run	Lori Torres/Vinny Lee

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

VICE PRESIDENTS' REPORTS



Bob Marshall

Coventry • Easthampton
Norwich • Plymouth
Sheffield • Stratford
Waltham

Fire and Rescue and AMR

The way these folks serve our Village has not changed much over the years, but there seems to be some questions about this service. I'll make another attempt to clarify.

When a need for medical transport happens the first thing to do is ALWAYS call 911. Fire and Rescue will respond to this request. They will make a determination as to whether this need is life threatening or not. If it is, they will transport to a medical facility. At some point, they will bill Medicare and then bill the Unit Owner for the balance due. When this bill arrives just fill out the reverse side and submit it to your insurance company.

If Fire and Rescue determine that this call is not life-threatening, they will call American Medical Response (AMR) and AMR will do the transport. The cost of this transport is covered by the contract UCO has with AMR. This is a great service and the cost is very little. Each Unit Owner pays approximately \$1.50 per month for this service. AMR has been known to make an error once in a while! Should you feel that you have received a bill that is not correct, please call or come see me in the UCO office and I will help you straighten it out.

Comcast

Several years ago we all received the DTA boxes also called the little box that was installed on your second and/or third TV. At that time, we were told that the use of the DTA box was optional but at some time it would become mandatory unless you would be satisfied with receiving only the local channels. That time has come.

If you do not have a box for each of your TV's, you will only receive a few of the local channels. You must now acquire this DTA box. This can be done by going to COMCAST and picking one up or calling and having one delivered and set up. Picking up and installing your own is free. Having one delivered and set up has a fee.

Budgets

Our budgets from our maintenance companies should be arriving soon. Each Association must go over their budget, have

a board or general meeting to explain it to the owners. The Board must approve of this budget, sign it and return to maintenance company. WARNING Our association (40 yrs old) has had some severe plumbing problems this year. The sewer pipes under the building had rotted away and were no longer functioning. We did not have a PLUMBING RESERVE line in our budget and this situation can incur a very large bill. If your building has a similar problem and you need some help deciding what to do, come into the UCO office and I can try to help you. We have CD's of our problem, before and after, and we got two very different proposals. Our work has been done and we are happy with the results. In the meantime, put more money into your budget for expensive repairs as this. The old buildings are having some serious maintenance issues.



Joy Vestal

Cambridge • Canterbury
Chatham • Dorchester
Kent • Northampton
Sussex

It's almost that time of year... actually, the snowbirds are starting to come back. WELCOME. They will learn very quickly if they don't know already that we are always thinking of them. But this year we are anticipating doing something that will make them feel like more of a part of the Village.

There will be a motion made, and hopefully passed, at the UCO Delegate Assembly on October 3rd to move the budget vote to April 1, 2015. If this motion is approved, and it appears that it will be, more of our residents will be involved in the process of voting on the budget. You can do this by discussing the budget with your delegate and expressing how you wish your associations vote to be cast. But, this carries a responsibility too. It means that if you are a seasonal resident you must be involved not only while you're here but while you're away as well. You should be aware of what contracts are being awarded, what infrastructure must be repaired or replaced and other expenses that will be researched and awarded.

You can keep in touch by reading the *UCO Reporter* online each month or reading the *UCO Reporter* website <http://ucoreporter.blogspot.com>. There is also the blog that can be accessed by going to Century Village Redirect.

So, as you gain more voice in the

Village, you must also accept the responsibility that comes with it. As an officer, I know that giving all our residents more voice in our Village is the right thing to do.



Marcia Ziccardy

Berkshire • Camden
Hastings • Salisbury
Somerset • Wellington
Windsor

The month goes by so quickly I could hardly believe it's time for another report.

What I would like to see happen in the village is to have sidewalks where there are none. Also a bike lane would be very important so that the walkers do not have to share the sidewalk with bikers. We also need better lighting in some areas and most of the time it is some of the buildings that have not put in barn lights with led lighting on their property. If these buildings would seriously think about doing this it would solve some of the problems in certain areas.

I also realize that a lot of associations are not participating at our delegate meetings by not attending. When we make up the packet for the delegates, there is a lot of important information in them to bring back to your association. So if your delegate is not attending the meetings, maybe you should appoint another delegate. If you're not sure if your delegate attends meetings, you can find out by coming into the UCO office.



Howard O'Brien

UCO Treasurer

There is not going to be any change in the fiscal year of UCO. It will continue to be the same as the calendar year.

The Officers' Committee has recommended and approved a change in the budget year from January to December to April to March. This means that the current monthly 2014 budget will continue for the months of January to March 2015. A new

UCO budget will become effective in April 2015 through March 2016.

This change requires a Bylaw change of the date that the budget will be presented to the Delegate Assembly. The budget will be presented for a vote of the Delegate Assembly in January 2015, rather than October 2014.

The proposed budget may be amended by the Officer's Committee and the Executive Board, and will be submitted to the Delegate Assembly at their January meeting for consideration and approval.



Dom Guarnagia

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

Well, it has been wet and dry and hot and hotter than up North. Our AC units have been working overtime and when written in early September, we have had a quiet but rainy season. The Hibiscus hedge along Century Boulevard has been trimmed, removing 1/3 of the new growth to allow thickening of the branches that have reached more than 5 FT. in height. Yellow rumble strips have been installed on the South Drive curve going north, just after Elizabeth Street with the goal to warn speeding drivers that a dangerous curve is ahead. That is the location where the light pole has been knocked down twice this year resulting in both vehicular and personal injury. Please be a concerned driver and do not avoid the strips by veering into the oncoming lane. A head-on collision could result, negating the effort.

With a very wet season, we are not receiving reclaimed water from the Water Utility. Though the canals, lakes and lagoons are full from heavy downpours, there is one benefit from the absence of reclaimed water containing phosphates and nitrates. The six (6) aerators in Century Lake are doing the intended job of reducing Midge Flies and clearing the muck from the lake, thereby reducing the amounts of undesirable chemicals and somewhat reducing the algae bloom.

The Southampton Community Pool has probably been completely renovated but there has been little progress obtaining a Permit for installing an additional fence along the wall separating Southampton A from the Guitar Center. A new camera has been installed near the pool area

Continued on next page

Need Social Security Help? UCO to the Rescue!

BY RUTH BERNHARD

The Social Security office, formerly located on Congress Avenue, has been permanently closed much to the dismay of many who need help with their Social Security concerns. Congressman Murphy was very accommodating in getting Social Security assistance in Century Village for our many residents and is owed many thanks in this endeavor. Our Co-Editor of the *UCO Reporter*, Joy Vestal (also a UCO VP), is owed an abundance of thanks as well for her effort and the many hours she devoted in setting up this valuable program. As the saying goes, if you want a job done, ask a busy person to do it.

Beginning on Tuesday, September 16 and every other Tuesday thereafter representatives will be available in the Clubhouse Card Room A from 9:00 AM to 2:00 PM for assistance. This will be a secure room with one-on-one service. All you need to do is bring your Social Security card and your records can be brought up on a computer to address your concerns. In order to gauge how many representatives will be needed at any session, you must sign up at the Ticket Office before the Tuesday you wish to come in. You will be able to get questions



U.S. Congressman Patrick Murphy was instrumental in getting Social Security representatives to visit Century Village and other locations after the closing of the West Palm Beach Social Security office.

answered about survivors benefits, death benefits, disability benefits, changing bank accounts and other of your own personal issues for which you need answers. SS representatives will be on hand to assist you privately. At some future time, when the winter residents have returned, it is anticipated that an open meeting for everyone will be held for discussion and questions about SS.

The history of Social Security

and how it began is interesting. The Social Security Act was signed by FDR (Franklin Delano Roosevelt) on August 14, 1935. It is not an entitlement program. Retirees have earned that money. However, it was never meant to totally support retirees, but is rather a means of subsidy to income. Taxes were collected for the first time in January, 1937. The first one-time lump sum payments were made the same month. Regular ongoing monthly payments started in January, 1940. Medicare passed into law July 30, 1965 and beneficiaries were first able to sign up on July 1, 1966.

Originally, under 1935 law Social Security paid retirement benefits only to the primary worker. In 1939, a change in the law added

survivors benefits for the retiree's spouse and children and, in 1956, disability benefits were added. The Social Security Act itself was much broader than the program we commonly describe today as "Social Security." The 1935 law contained the first national unemployment compensation program and various other health and welfare programs.

Contrary to some belief, all members of Congress pay into the system just like everyone else. The President, Vice President, Federal Judges and most political appointees were covered starting in January, 1984. Executive and Judicial Branch employees hired before January 1, 1984 were given a one-time irrevocable choice of switching to SS or staying under the old CSRS (Civil Service Retirement System) which began in 1920 – 15 years before SS was formed. For this reason, Federal employees were not participants in the SS system.

For a fun fact, a fellow named Ernest Ackerman was the first person to get SS benefits – 17 cents in January, 1937...a one-time lump sum benefit which was the only form of benefits paid during the startup period January, 1937 through December, 1939. A woman named Ida May Fuller from Ludlow, Vermont was the first recipient of monthly benefits.

Since first issued in November, 1936 there have been 453.7 million different numbers issued and no number is ever reassigned once it is no longer in use. Social Security has come a long way in almost 80 years.



Social Security Representative Wright Thompson and UCO VP Joy Vestal at Clubhouse.

Social Security Representative at Clubhouse

The Social Security representatives will be at the clubhouse on October 14 and 28 to assist residents with questions they may have on their Social Security benefits. Please sign up in the ticket office so that there will not be a long waiting period to be seen. Bring any important information/documents that may relate to your questions. All business conducted in this private room will be kept confidential between the client and the representative.

Vice Presidents' Reports

Continued on next page A6

to monitor intruders. This has been accomplished with a reasonable cost utilizing WI-Fi transmission rather than burying a cable from the digital camera to the Guard Houses.

Soon the seasonal residents, who in many cases comprise a majority of

many associations, will be returning and theater tickets will be sought. The Vending system for advanced sales to purchase those tickets is a great way to select seats well in advance. Have you tried the new Pickle Ball Courts at the Somerset Complex? A combination of Tennis and Ping Pong and Badminton on a half court designed for those of us who find Tennis on a full court too strenuous.

These items may be contained in the WRFPA Article, elsewhere.

Though repetitious, this is intended as a reminder to those who have read but not executed, as well as those reading this for the first time. It is time to replace batteries in your wall clock, clock radio, TV remote and most importantly smoke alarm(s). The cost of LED light bulbs has been coming down because

of increased interest. Changing as many as ten (10) bulbs in a Two Bedroom Unit from a modest 40 watt Incandescent (400 Watts) to ten (10) 5 Watt LED bulbs (50 Watts) would be a substantial savings. Remember to spray your window balances and exterior door hinges and cranks with a water dispersant to facilitate obtaining outdoor air exchanges during the cool months.



Keep Our Children's Services Council



On Tuesday, November 4, 2014 vote YES for the Children's Services Council Reauthorization.

- ✓ Provide early learning skills for our kids
- ✓ Keep children safe
- ✓ Mental health services for kids
- ✓ Prevent child abuse
- ✓ Give children access to after school and summer programs

The Children's Services Council funds over 50 programs and services helping over 77,000 Palm Beach County children.

Vote YES for Palm Beach County Children. Vote YES on County Issue #1.

Join your friends and neighbors who are voting YES for Children's Services.

Elaine Webb Alvarez, Co Chair			Judy Goodman, Co Chair			
Hon. Nan H. Rich Hon. Dave Kerner Hon. Irv Slosberg Hon. Dave Aronberg	Hon. Ric Bradshaw Hon. Anne Gannon Hon. Carey Haughwout Hon. Jess R. Santamaria	Hon. Karen Brill Hon. Burt Aaronson Hon. Karen Marcus Hon. Gail Coniglio	Hon. Bob Margolis Hon. Jeri Muoio Hon. Milton J. Block Hon. Sylvia S. Moffett	Hon. Barry Krischer Hon. Harry A. Johnston II Judge Edward Rodgers (Retired)		
Alison Adler Audra Agramonte Barbara Allan Rick Allerman Jorge Avellana Scott Badesch Gabrielle Bargerstock John Bartosek Regina Battle Ronald Bazil Barry Berg Steve E. Bernstein Bill Bone William Booth John J. Bowers Dari Bowman Deanne G. Brody Jeanne Brossell Patricia Brown Mark Burger Jonathan Burstein Rev. Pam Cahoon Dennis J. Casey Jessica Cecere Joseph P. Chase Marsharee Chronicle	Mickie Claxton Dr. Cynthia Clayton Shana Cooper Bill Cosgrove Julie Cummings Karen Deringer Dorothy Jacks Deviney Harry DiMarzo Lloyd Doggett Dr. Ruth A. Doran Mae Duke Pamela T. Dunston Thomas A. Dye Tana Ebbale Mike Edmondson Brian Edwards Alice Eger Debra Elmore George T. Elmore Jamison Evert Ettie Feistmann Alane Foster Jerry Frenz Jack Frost Dr. Dennis Gallon Jennifer Gardner	Amy Genet Laurie L. Gildan Marie F. Gottfried Leah Graber Dennis Grady Robert M. Graham Robert J. Grant Florence Greenberg Dr. Ted Greer Jr. Amy Gyau-Moyer Kathleen Haight Donna Harris Suzette L. Harvey Elizabeth Hoadley Lynn N. Holcomb Karen N. Holloway John M. Howe James T. Howell Patricia K. Hundley John G. Igoe Melanie Jacobson Phillipe Jeck Kenneth Kahn Edward Kay Judith Klinek Stephen Klingel	Kathy Knudtson Elizabeth Kolowich Rebekah Kurimski Robert Kurimski Todd L'Herrou Matthew R. Ladika Leanna Landsmann Marti LaTour David Lawrence Patricia Lebow Dorla Leslie Gary Lesser Gary Lickle Mike Limongelli Loren S. Londner Nicole Lopez Martha Lynch Rod Macon Ruth Mageria Sergio Mariaca Jazmina Martinez Rabbi Paul & Rita Menitoff Jane M. Mitchell Michael V. Mitrione Cory Neering Louis A. Newitt II	Nate G. Nichols Bill Oberlink Chris Oberlink Sam Oser Shelley Parker Charlotte Pelton Val A. Perez F. Martin Perry Kathleen S. Peterson William B. Peterson Judy M. Pierman Christy Potter Grier Pressly Richard Rampell Brian Rask Pam Rauch Philip Reagan Mona S. Reis Gerald Richman Charice Robinson Michael Roedel Marty Rogol Larry Rosensweig Kathryn B. Rossmell Elsa Sanchez - Vahomunde LaNita Sanders	Damaris Santiago Wendy Sartory Link Peter Schosberg Al Schragis Faith Schullstrom Leah Shaw Thomas Sheehan III Stan Siegel Laurie Silvers Amy Simpson Kelly Smalridge Jack Sobel Samantha Sobel Ilene Solomon Silber Keith Sonderling Kenneth Spillias Keith Spina Joanne Stanley Ben Starling Susan Stechnij Tim Stevens Fred Storch Sidney A. Stubbs Michelle Suskauer Julie Swindler Edward F. Tancer	Elizabeth Tennyson Rod Tennyson Glen Torcivia Shay Tozzi Ashley T. Tripp Georgia M. Tylander Katherine M. Waldron James Walsh John Walsh Grace Watson Bonnie Weaver Thomas P. Weber Robert Wechsler John Wegner Gregg Weiss Tenna Wiles Lisa Williams Brent A. Winans Ellen Winikoff Christina Worley Scott Worley Jody Young Barbara J. Zengage *partial list

Organizations Supporting The Children's Services Council Reauthorization

- ▶ Chamber of Commerce of the Palm Beaches
- ▶ Economic Council of Palm Beach County
- ▶ Palm Beach County Bar Association
- ▶ St. Mary's Medical Center
- ▶ Palm Beach Children's Hospital
- ▶ Palm Beach County Medical Society
- ▶ Palm Beach County Republican Executive Committee
- ▶ Palm Beach County Democratic Executive Committee
- ▶ Palm Beach County Young Democrats
- ▶ West Palm Beach Democratic Club
- ▶ Mid County Democratic Party
- ▶ Kings Point Democratic Club
- ▶ Palm Beach Pediatrics
- ▶ League of Women Voters

Organizations Supporting the Mission of the Children's Services Council

- ▶ United Way of Palm Beach County
- ▶ Palm Beach County Community Alliance
- ▶ Healthy Mothers Healthy Babies
- ▶ Early Learning Coalition of Palm Beach County
- ▶ Legal Aid Society of Palm Beach County
- ▶ Northern Palm Beach County Chamber of Commerce
- ▶ City of Boynton Beach
- ▶ City of Boynton Beach Education & Youth Advisory Board
- ▶ Executive Women of the Palm Beaches
- ▶ West Boca Community Council
- ▶ Alliance of Delray
- ▶ Palm Beach Pediatric Society
- ▶ The Chamber of NonProfit Health and Human Service Agencies in PBC
- ▶ PBC Health Care District
- ▶ Jerome Golden Center for Behavioral Health
- ▶ Family Central
- ▶ Families First
- ▶ Families First Foundation
- ▶ The Center for Family Services
- ▶ Non Profits First Inc.
- ▶ Safe Kids Palm Beach County
- ▶ ChildNet, Inc.
- ▶ HomeSafe
- ▶ Citizens for Improved Transit
- ▶ CROS Ministries
- ▶ WWHB AZTECA 48
- ▶ Stop Bullying Now Foundation Inc.
- ▶ South End Neighborhood Association (West Palm Beach)



Vote YES on Tuesday, November 4, 2014

Pd. Pol. Adv. paid for by Friends of Children's Services, Inc., 6917 Vista Pkwy N, Ste. 1, West Palm Beach, FL 33411

Foreclosure Program – Asset Recovery Committee

BY ED BLACK

This Committee was established to assist Associations in recovering from delinquent owners who have walked away for their obligations due to a debt exceeding the possible sales price of their unit. Some have moved into nursing homes and the family is not interested in resolving the problem.

What is proposed is a partnership with WPRF to foreclose on these abandoned units by:

1. Limiting the basic cost for legal fees that the Association would pay to reimburse WPRF to foreclose at \$4,500.00, unless one of those notified of the foreclosure answers the notice - which would then increase the legal costs somewhat higher, including out of pocket costs charged by the Attorney.
2. WPRF would pay the delinquent real estate taxes.
3. WPRF would pay the Palm Beach County Water billing/lien on the unit.
4. Once foreclosed by WPRF - the monthly maintenance payment your owners have been paying - will now be paid by WPRF as the owner, until sold.

Once the Board agrees to join in this effort, the above details will be presented as an agreement for their signature. Upon receipt of the signed agreement the process begins. Updates will be received in writing along with the periodic requests for reimbursement. There is no requirement for any upfront payment. There is no billing for updates or requirement to call to learn of progress made.

One of the Associations using this Partnership with WPRF

was pleased to find the entire foreclosure procedure completed in just over nine (9) months.

Your Association will know when the unit is listed for foreclosure, and once WPRF succeeds in that sale they will consult with your Association as to the proposed sales price that should be used in advertising the unit for sale. The buyer will, as usual, provide an application for your Association to complete your normal investigation procedure as would any applicant buying a unit in your Association.

Upon sale, your legal cost will be recovered by your Association, WPRF will be reimbursed for delinquent real estate taxes and water liens if any and any additional remaining cash recovery will be split with WPRF and the Association.

Some Associations have requested that a second or even a third unit also be considered by WPRF and in some instances an additional unit has been included, where circumstances permitted.

Most of us realize that foreclosure is a very costly and very unprofitable pursuit of recovery, but what are the alternatives? All Board members want to keep costs down, but that sometimes comes with a cost for legal action, and with this plan there will be a legal cost recovery dependent of the sale price of the unit.

Please consider this option by contacting Ed Black, Chair, on his cell: (561) 329 - 1410.

This is a WPRF program. However, UCO is working in concert with them to assist with any necessary information they may need.

LEGAL

BY MARK D. FRIEDMAN, ESQ.

Abandoned Units

I received numerous requests for additional information on the new abandoned unit law.

The law is found in Section 718.111(5)(b), Florida Statutes. The statute provides that “in addition to the association’s right of access and regardless of whether authority is provided in the declaration or other recorded condominium documents, an association, at the sole discretion of the board, may enter an abandoned unit to inspect the unit and adjoining common elements; make repairs to the unit or to the common elements serving the unit, as needed; repair the unit if mold or deterioration is present; turn on the utilities for the unit; or otherwise maintain, preserve, or protect the unit and adjoining common elements.”

The two important considerations before entering the unit and taking the foregoing actions are determining when a unit is truly abandoned and providing the correct notice to the Unit owner.

When is a Unit Abandoned?

A unit is presumed to be abandoned under two circumstances: (1) The unit is the subject of a foreclosure action and no tenant appears to have resided in the unit for at least 4 continuous weeks without prior written notice to the association; or (2) No tenant appears to have resided in the unit for 2 consecutive months without prior written notice to the association, and the association is unable to contact the owner or determine the whereabouts of the owner after reasonable inquiry.

Notice

Notice must be provided except in the case of an emergency. A 2-day notice of intent to enter the unit must be mailed or hand-delivered to the owner at the address of the owner as reflected in the records of the association. The notice may be given

by electronic transmission to unit owners who previously consented to receive notice by electronic transmission.” I recommend sending the notice certified mail so that you can prove when the notice was sent. E-mail may only be used if you have amended your Bylaws to permit notification by that method and the unit owner has consented to notification via email.

Expenses

Expenses incurred are chargeable to the unit owner and enforceable as an assessment and the association may use its lien authority to enforce collection of the expense. However, as a practical matter, if the unit is abandoned, has a mortgage, or the unit owner is financial destitute the Association may not ultimately be able to recover these expenses.

Renting an Abandoned Unit

The association may not rent an abandoned unit on its own. You must petition the court to appoint a receiver to lease the unit to offset against the rental income the association’s costs and expenses of maintaining, preserving, and protecting the unit and the adjoining common elements, including the costs of the receivership and all unpaid assessments, interest, administrative late fees, costs, and reasonable attorney fees.

I strongly recommend that you consult with your community association attorney before taking these steps to ensure that you are in compliance with the requirements of this new law.

Mark D. Friedman is a Shareholder 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@bplegal.com

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Photo by Elaine Brown



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Photo by Ken Graff

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Halloween Memories

BY JOY VESTAL

It seems that as growing up, Halloween didn't have the significance that it has today. I honestly don't remember going out collecting candy or pranking at night. But a memory that I do have I will never forget. So here goes:

It's Halloween early evening... This is the time when you didn't answer the door anymore, but I heard this little knock and thought "Oh well, I'll just see who it is." Standing in front of me is this little boy maybe six or seven years old. I was so surprised to see a youngster this age out so late. Well, then my story really begins.... When I asked

him why he was out so late he takes a deep sigh and after about 25 minutes I heard the whole story.


"My father came home from work late and my mother couldn't take me because I have a baby sister." With that, I look down the sidewalk and see this young man who surely did look tired. But the story goes on... "Because my father was late I couldn't go out -- I had to wait for him. They had a big fight because he was late and I thought I wasn't going to go out at all. But my dad said he would take me anyway even though he was late and tired because he was only trying to make

a living for us." Now it's about 15 minutes into this story and the father starts to walk up to the door to see what's happening. In the meantime, I gave the boy every last piece of candy I had. This encouraged him to continue with his story. "My father told me he was sorry that he was late. But I told him it was okay because I still love him." Now about 25 minutes has passed. My heart is breaking listening to the little guy. With that, his father walks up to see why he's taking so long. I looked at him and thought, "How hard young people have it today." But you know

what, the boy looks at his father and says: "Look at this -- I got more candy from this lady than all my friends! So let's go home." Boy was I glad. I was beginning to think this story would never end. At this point I was beginning to think that maybe I should make them dinner.

A long story about Halloween but one I'll never forget. Thinking back now, it was funny and heart-wrenching spending 25 minutes listening to this little boy's story that I thought would never end.

But as time goes by I often wonder, especially on Halloween, whatever happened to that family.



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Linda Liebman
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Tatiana and Dominique Are On The Road Again!

A Passage to India

(via Okeechobee Boulevard)

WE'RE ON the move! Life is great in Century Village. Six days a week, we are content to gossip at the pool, play cards in the clubhouse, shop at the malls, and eat in local restaurants. However, at least one day a week we are determined to venture beyond Zip Code 33417. Just as we did before retirement, we want to spread our wings and expand our minds - not just our waistlines. We have decided not to allow limited finances, aches and pains, or the price of gasoline keep us tied to West Palm Beach. The many hours spent watching TV specials on the exploration of the oceans, the earth, and the cosmos have rekindled our desire to get out and explore and learn.

LAST MONTH the oppressive summer temperatures kept us vegetating inside our condos. We had lots of spare time to examine our individual "bucket lists" and were surprised to discover that a trip to far off India topped both lists. The recent films, Lunch Box and The Best Exotic Marigold Hotel, and the best selling books, The Namesake and A Fine Balance, had fueled our curiosity about all things Indian - music, dance, art, and especially food. We fantasize about riding through Mumbai in a bicycle rickshaw.

We want to see cows jockeying for space on the clogged roads of Calcutta. We want to watch a religious ceremony on the banks of the Ganges River. But, our conservative and overly cautious children constantly urged us to "Forget that foolishness. Sign up for a safe and undemanding guided tour in the USA where you won't get lost and where pharmacies are readily available to renew your prescriptions." We checked the rupees in our bankbooks and sadly discovered that our dream trip was financially out of the question. Dejected, we turned to the Internet and discovered that all was not lost. By being resourceful, we could "Eat, Pray, Love" our way through India without leaving Palm Beach County. By absorbing Indian culture close to home, we could simulate our own Passage to India.

In preparation for our "virtual" trip, we immediately adapted new personae. Dominique became a feisty

widow on the hunt for a rich and unattached raja. Tatiana, hoping to meet a writer or political figure (also rich and unattached), began to quote Mahatma Gandhi and Nehru. Inspired by pictures of sinewy yoga masters and slender Bollywood dancers, we replaced our usual snacks (cookies, French fries, pizza and ice cream) with carrot sticks, lentils, flavored bullion and masala tea. We purchased Indian dictionaries and attempted to learn Hindi expressions. We greeted each other with "namaste", the customary greeting of India. Spoken with a light bow and hands pressed together, palms touching, and fingers pointed upward, "namaste" acknowledges and welcomes a relative, a guest or a stranger.

Intrigued by our interest in their homeland, Rani and Vivek, friends from Kerala, India, graciously hosted a delectable banquet at their home. Our denim skirts and polyester blouses from Marshall's certainly paled in comparison to Rani's intricately draped peacock blue silk sari. She decorated our arms with beautiful bangle bracelets, our ears with long, sparkly earrings, and placed red bindis on our foreheads to designate that we were still considered married women. Vivek, wearing a traditional dhoti, an unstitched piece of cloth about 5 yards long tied around his waist and legs, explained that men also wear a kurta, a knee-length loose shirt and, on special occasions, a sherwani, a long coat that is buttoned from the collar to the knees.

Exotic aromas beckoned us into the dining room where we were treated to dishes from different regions of India. Rani cooks with a variety of spices including curry leaves, ginger, coriander, cardamom, turmeric, dried hot peppers, and cinnamon. Chutney, a thick spread made from assorted fruits, spices, and vegetables, is always on her table. We devoured the Punjabi inspired Tikka Masala (chicken in



a creamy tomato sauce), and naan, a fried, fluffy flatbread eaten with chickpea curry. We savored the Coondapur Chicken made with potatoes in a curried coconut and mangalorean spiced sauce. Vivek encouraged us to forego Western table manners as much Indian food is eaten with fingers using naan as a utensil. There is no need for forks or knives.

At 11 p.m., we thanked our gracious hosts for a wonderful and informative evening - a great start to our virtual journey through India.

DURING the next two weeks, escorted by Rani, Vivek and their children, we visited Palm Beach galleries that featured Indian art and handicrafts, attended a concert of Indian music, and watched a classical dance recital. Vivek explained that the Indian art of formal classical and folk dance is "an expression of inner beauty and the divine in both man and woman." It dates back more than 2,000 years and draws on themes from mythology and literature and has rigid presentation rules.

Returning to the computer, we found the West Palm Beach Library offered an afternoon class in Bollywood dancing. A mixture of folk, classical, and hip-hop dance movements, this colorful dance style originated a few years ago in the Mumbai-based Hindi film

industry. We set off for the Library dressed in our brightest and lightest gauzy skirts and flat shoes so, if called upon, we could get up and move and groove.

We closed our month long immersion in all things Indian with a wonderful feast at The Taste of India Restaurant on Okeechobee Blvd. After our waiter, Ganesh, patiently explained many of the menu items, we ordered samosa chaat, a popular street snack of vegetable-filled pastries layered with chickpeas and herbs and topped with a variety of chutneys. This delectable appetizer was followed by

chicken korma (white meat chicken cooked in a mild cashew and creamy almond sauce) and chicken chutney wala (chicken cooked in a curried mango and mint sauce tempered with fresh ginger and coriander. We used our light and fluffy naan to scoop up every bit of the delicious sauces. Rich rice pudding and rose flavored ice cream completed our meal.

Sadly, our virtual tour of Mother India has now come to a close. Our children who are still stuck in the 9-5 daily grind, are relieved that we actually remained safe and sound in Century Village! Although we never physically ventured beyond Palm Beach County, our minds and spirits were transported thousands of miles away to another continent. Our local adventure has inspired us to continue to learn more about this extraordinary country, its people and its cultures.

Taste of India Restaurant is located at 7750 Okeechobee Blvd (near Golden Lakes). The lunch buffet is available daily and dinner is served after 5 p.m. Entrée portions are generous and service attentive. If in doubt, ask the wait staff for assistance in ordering dishes that will suit your palate.

"So far as I am able to judge, nothing has been left undone, either by man or nature, to make India the most extraordinary country that the sun visits on his rounds. Nothing seems to have been forgotten, nothing overlooked." (Mark Twain)

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Prepare this flavorful Indian korma in less than hour. **Garam masala** is a blended spice mixture of cardamom, cumin, coriander, cinnamon, and red chiles. It can be purchased in the international spice section of your supermarket.

INGREDIENTS

- | | |
|---------------------------------|--------------------------------------|
| 4 tbsp. vegetable oil | 2 cloves garlic, chopped |
| 1 onion chopped | 1/2 teaspoons. julienned ginger |
| 1 teaspoon salt | 1 teaspoon tumeric |
| 1 teaspoon ground cumin | 1 cup water |
| 1 pound chicken breast - cooked | 1/4 pint heavy cream |
| 1 1/2 teaspoons garam masala | 2 teaspoons finely chopped coriander |

DIRECTIONS

1. Heat oil in a large, deep frying pan. Add chopped onions and saute for 4-5 minutes on medium heat until onions are slightly brown.
2. Add the garlic and ginger and cook for another 1-2 minutes.
3. Add the salt, tumeric and ground cumin. Cook for another minute.
4. Add chicken that has been cooked and cut into large cubes. It is crucial to coat the chicken with the spice mixture so all the flavors are absorbed.
5. Add water. Turn the heat down slightly and stir in the garam masala and cream.
6. Simmer for another 5 minutes. Serve sprinkled with coriander.

Publix has some products for preparing Indian dishes that are available locally.

Safron Road
Amy's Organic

Don't forget the **Indian Bazaar** on Okeechobee. There are many items to browse and choose from.



Thanksgiving Day Dinner

Nov. 27, 2014
Meal Served at 5 p.m.
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LOCAL DINING

Thai Room Restaurant

BY BOB RIVERA AND BELLA KROM

Located on the western side of the turnpike in a little strip mall dominated by Wal-Mart's Neighborhood Groceries at 1601 Okeechobee Blvd and Jog ,The Thai Room Restaurant offers a variety of delicious meals at fairly reasonable prices. This dimly lit,cozy restaurant is a must try.

You are met by friendly staff who will seat you, and Chef Ken creates a culinary adventure in every dish for

your dining delight. A small example would be our appetizer of fried calamari, tender with a delicate crispy coating, served with a delicious and sweet dunking sauce. This was followed by a bowl of coconut milk soup made with generous chunks of chicken mushrooms, coconut milk, scallions, cilantro, lime juice, fresh chili's, lemon grass, galanga root and kaffir leaves. Very Tasty. It was an excellent

way to start an exotic and very pleasant meal. This was followed by the main course. Bella had the Soft Shell Crab, delicate and delicious and scallops in ginger sauce she says was superb. If extra ginger is your desire, just ask your server and it is provided with a smile. Bob had the Crispy Duck (his first time eating duck), half a duck presented beautifully on a bed of veggies. Delicious! (The ducks in

the village may want to avoid Bob in the future.) The servers were very attentive and knowledgeable. Appetizers varied from \$3.50 to \$7.95, Lunch \$7.50 to \$13.95 and Dinners from \$10.50 to \$23.95. The Thai Room is open from Monday to Saturday with lunch served from 11:30 am to 2:45 pm, dinner from 3 pm to 10 pm, but closed on Sundays.



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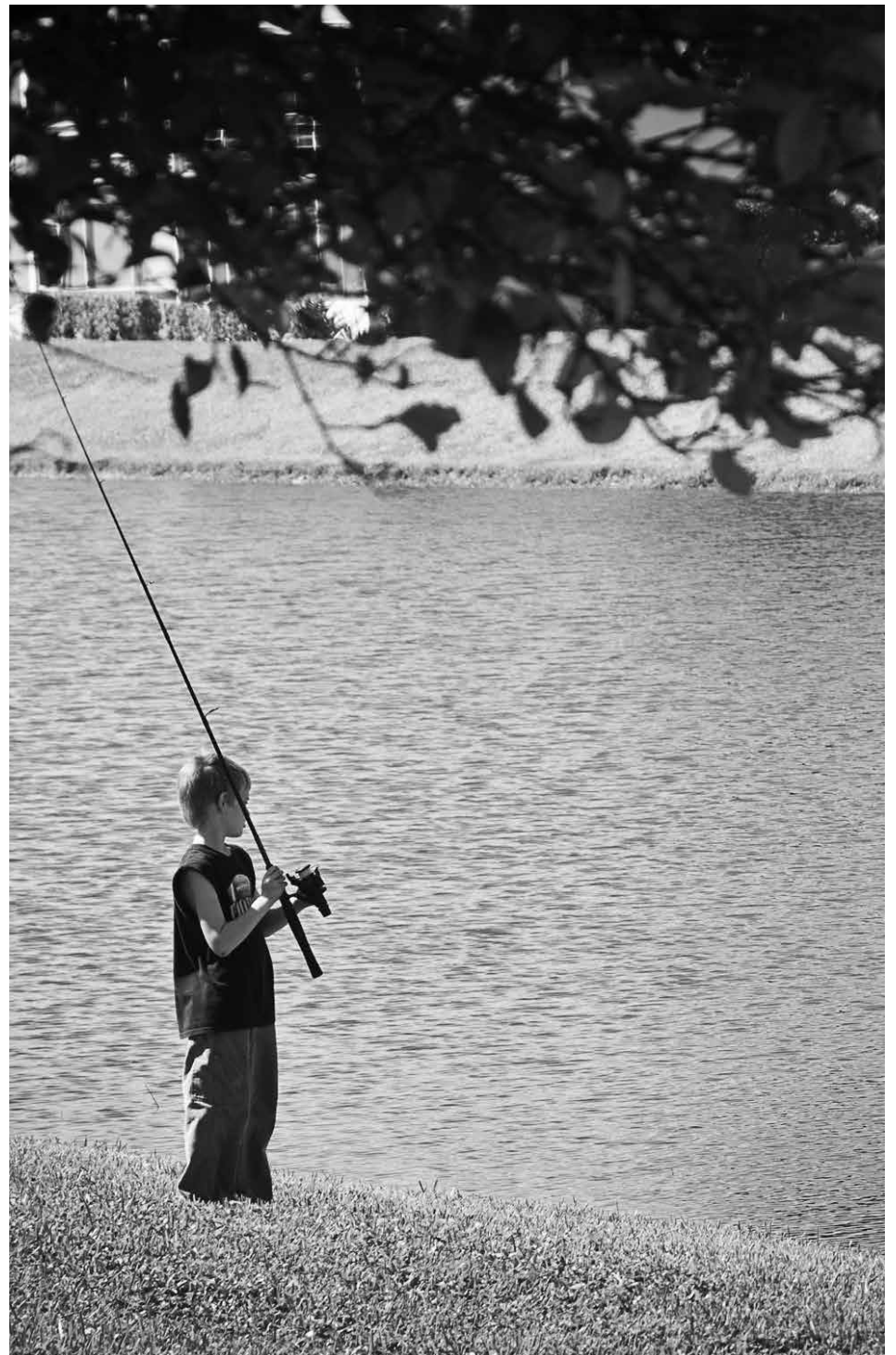


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Issues for Associations Carrying Insufficient Law/Ordinance Insurance Coverage

BY DOM GUARNAGIA

It's not “if ”but “when”!

In the event of a catastrophic occurrence resulting in significant damage to an association’s structure, the following things will be required by the Palm Beach County Building Code to bring the structural, electrical and plumbing systems up to current Code as follows:

- If the damages to the structure exceeds 51%, the entire structure must be demolished and replaced. However, if less damage occurs, the following things will come under scrutiny and replacement according to the current Palm Beach County Building Code.
- Inspection of the structure to discover any defects, especially those related to exterior walls, support columns, elevated pre-cast steel-reinforced concrete walkways and the roof structure, with emphasis on wood trusses that are susceptible to compromise from rot and termite damage.
- Glazing and fasteners of sliders in the rear and windows in the front and/or the side of corner units, must be removed and replaced

- with properly anchored (Hurricane Resistant) units that include high-impact glass.
- If 1/3 or more of the roofing material is damaged, the entire roof must be stripped and replaced with adherence to current wind-load requirements
- Electrical devices such as GFCI’s (Ground Fault Circuit Interrupters) will be required throughout the Kitchen and in the Bathroom(s) to eliminate the occurrence of accidental electric shocks. The common Laundry shall be included.
- The Air Conditioner, Water Heater and Kitchen Range must be replaced with copper.
- The Load Center or Circuit Breaker Panel in the Hallway must be replaced and the service (100 Amps) increased to a minimum of 150 amps with copper feed and distribution as mentioned above. This opens the door to the use of tankless water heaters.
- Unless there is a duplex electric outlet rated at 20 Amps under the sink, the dishwasher and garbage disposal must have a plug-



- in disconnect located within five (5) FT of the appliance by Code. County Inspectors will make their assessment and critique the damages that require Code conformity, driven by the NEC or (National Electric Code).
- The Water Heater must be “Hard-wired” into the existing outlet box and not connected with a plug into the outlet.
- These repairs and other Code-driven upgrades are some of those things that are addressed by deductibles in the Law and Ordinance portion of your Association Insurance.

Is your association, in fact, making the correct decision by eliminating this critical part of coverage that may be an attempt to reduce the Association’s insurance cost, while neglecting the fiduciary responsibility that is necessary to maintain your association’s solvency?

- The cost of becoming Code Compliant can certainly bankrupt an association, regardless of whatever monies are held in Reserves. L/O Insurance is certainly a step in the right direction to somewhat alleviate that potential cost.

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VOTE EARLY OCTOBER 19 - OCTOBER 31 10 A.M. - 6 P.M.
at the Supervisor of Elections Office... or... at the Palm Beach Convention Center.

VOTE AT THE POLLS ON NOVEMBER 4 7 A.M. - 7 P.M.

Your Voter Registration Card indicates your polling location – (Temple Anshei Sholom or the CV Clubhouse)

The Democratic Club of Century Village
SUGGESTS that you mark your ballot for:

U.S. Representative (Dist. 18Patrick Murphy
Florida Governor Charlie Crist
Florida Attorney General George Sheldon
Florida Chief Financial Officer...William “Will” Rankin
Florida Comm. of Agriculture.....Thaddeus Hamilton

State Representative (Dist 86)Mark Pafford
Port of Palm Beach (Group 5)Peyton McArthur
4th District Court of Appeals.....Vote YES on all 4 judges
P.B. Soil/Water Conservation District.....Eva Webb
Countywide Questions.....Vote YES on #1 and #2



Vote YES on Constitutional Amendment 1
Vote YES on Constitutional Amendment 2
Vote NO on Constitutional Amendment 3



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Century Village Property Transfers

July 2014

Address	Sq. Ft.	Bedrooms	Baths	Sales Price
B Andover L	1	1.5	738	20,000
Bedford G	2	1.5	814	36,000
Bedford K	2	1.5	814	26,500
Berkshire F	1	1	615	13,500
Berkshire J	1	1	615	15,500
Cambridge A	2	1.5	814	30,000
Cambridge D	1	1	615	12,500
Cambridge D	1	1.5	738	19,000
Cambridge G	1	1	615	14,000
Cambridge I	2	1.5	814	47,500
Camden K	1	1	615	18,000
Canterbury B	1	1.5	738	10,000
Chatham A	1	1	615	17,500
Chatham K	1	1.5	738	21,000
Golf's Edge 7	1	1	700	15,000
Golf's Edge 15	2	2	900	43,000
Greenbrier A	1	1.5	883	25,000
Kent B	1	1	615	16,500
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Oxford 200	2	2	917	27,000
Oxford 200	2	2	976	73,500
Salisbury C	1	1	615	10,000
Salisbury D	1	1	615	15,000
Sheffield N	1	1	615	9,500
Southampton A	1	1	615	20,000
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Sussex K	1	1	615	15,000
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Wellington H	2	2	1092	66,000
Wellington H	2	2	1092	70,000
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Nataly Cao, HAS, BC-HIS



A Visit to Opa-Locka

BY DONALD FOSTER

One time, my grandparents took me to the flea market at Opa-Locka. The primary purpose of this mission was to purchase a new set of tires. Besides being a pretty far ride from Century Village (almost to Miami), Opa-Locka was in what some members of my family euphemistically refer to as a “bad area”. But apparently the tires were a good deal and I happened to be visiting when tires were needed.

I loved Opa-Locka. First off, cool name. I repeated it over and over in the back seat of the Red Caddy until one of them turned around and yelled “DONALD! CUT IT OUT!” Second, this place had every possible thing that a young man could ever want; slingshots, live chickens, baby alligators, voodoo supplies, dirty magazines. This place had it all, along with strange

foods that I wasn’t accustomed to. Thirty-something years later, my wife and I drove from upstate New York to Florida on studded snow tires. The two days of listening to the grinding sound on I-95 still haunt us months later. New tires should have been first on our list of things to do, but The Cheapest Man in the World wanted to really wear out those Firestone Mud and Snow tires. May we never need another set again.

Mercifully, a rear tire went flat and, after an iffy repair job on Military Trail, I was forced to price a new set of radials. I didn’t like the prices. “We’re going to Opa-Locka.” My wife called me a lunatic. This happens from time to time. Like yesterday. And today.

After an uneventful trip down I-95, broken up by a breakfast stop

at a Fort Lauderdale Waffle House, we arrived at Opa-Locka. Buying tires at this place is not for the faint of heart. The tire shops are all in a row and as you pull in, loud men approach the car, gesticulating and yelling in Spanish. Figuring that one stall was probably about the same as the rest, I just picked one and pulled in. One of the men ran his finger over some of the remaining tire studs and laughed.

This is where my wife comes in. Hagglng is her superpower, sharpened during countless cruise ship port calls and bargaining sessions with Mexican beach vendors. For her, automobile tires are no different than straw hats or earrings made out of seashells. I just stepped back and watched her do her thing. Four R-16 radials of a brand that I never heard of, installed

for \$320.00. After deducting the cost of gas, tolls and waffles, this was about \$110.00 less than the cheapest set that I could find in WPB.

Having accomplished our mission, we entered the market to look around. There is definitely a “third-world” feel to this place, just about what I remembered from years ago. First stop was a seafood bar near the entrance where I ordered a shrimp cocktail.

Comment from wife: “YOU... ARE...GOING...TO...DIE!”

I didn’t. The shrimp were good. She found cheap socks and underwear for both of us. I bought a machete. There were chickens and rabbits, but no baby alligators.

I was pretty pleased with myself on the return trip. I said “Opa-Locka” a few times until my wife told me to cut it out.

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DORCHESTER F Great \$\$\$ for extra nice unit, walk to pool \$19,900
WALTHAM F Stunning turnkey, ceramic tile, all updated, light & bright, shows like model \$32,500
ANDOVER J Serene water views from pristine updated condo, washer/dryer, walk to pool and tennis..... \$27,500

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DOVER B Furnished beauty, great view \$52,500
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COVENTRY K

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WELLINGTON 2/2'S

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WELLINGTON A Overlooks pool and lake, lovely, pristine, furnished, move-in ready, must see!! \$69,900
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HASTINGS F Ground floor, footsteps to health club, pet friendly building, lots of updates..... \$49,900

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STRATFORD O Stunning, designer condo, all new, washer and dryer, includes water \$800/mo.

CHAPTER 718 — *Part 2*

Many comments and questions are coming into the UCO office in regards to Chapter 718 rules and regulations for condominium associations. By publishings sections of it each month in the UCO Reporter, it was felt that everyone would know exactly what is written in the Florida laws. We are not lawyers and cannot make comments about what is written. Any questions for clarification should be directed to a lawyer.

Anything not a part of the actual law is an explanations of how the bill is being placed in the paper is in italics.

CHAPTER 718

718.103 Definitions — There are thirty (30) definitions in this section. These definitions will be placed with each section as needed for the portion that is being placed in the paper.)

(8) “Common elements” means the portions of the condominium property not included in the units.

(9) “Common expenses” means all expenses properly incurred by the association in the performance of its duties, including expenses specified in s. 718.115.

(11) “Condominium” means that form of ownership of real property created pursuant to this chapter, which is comprised entirely of units that may be owned by one or more persons, and in which there is, appurtenant to each unit, an undivided share in common

elements.

(17) “Division” means the Division of Florida Condominiums, Timeshares, and Mobile Homes of the Department of Business and Professional Regulation.

(18) “Land” means the surface of a legally described parcel of real property and includes, unless otherwise specified in the declaration and whether separate from or including such surface, airspace lying above and subterranean space lying below such surface. However, if so defined in the declaration, the term “land” may mean all or any portion of the airspace or subterranean space between two legally identifiable elevations and may exclude the surface of a parcel of real property and may mean any combination of the foregoing, whether or not contiguous, or may mean a condominium unit.

(23) “Residential condominium” means a condominium consisting of two or more units, any of which are intended for use as a private temporary or permanent residence, except that a condominium is not a residential condominium if the use for which the units are intended is primarily commercial or industrial and not more than three units are intended to be used for private residence, and are intended to be used as housing for maintenance, managerial, janitorial, or other operational staff of the

condominium. With respect to a condominium that is not a timeshare condominium, a residential unit includes a unit intended as a private temporary or permanent residence as well as a unit not intended for commercial or industrial use. With respect to a timeshare condominium, the timeshare instrument as defined in s. 721.50(35) shall govern the intended use of each unit in the condominium. If a condominium is a residential condominium but contains units intended to be used for commercial or industrial purposes, then, with respect to those units which are not intended for or used as private residences, the condominium is not a residential condominium. A condominium which contains both commercial and residential units is a mixed-use condominium and is subject to the requirements of s. 718.404.

(25) “Timeshare estate” means any interest in a unit under which the exclusive right of use, possession, or occupancy of the unit circulates among the various purchasers of a timeshare plan pursuant to chapter 721 on a recurring basis for a period of time.

(27) “Unit” means a part of the condominium property which is subject to exclusive ownership. A unit may be in improvements, land, or land and improvements together, as specified in the declaration.

718.104 Creation of condominiums; contents of declaration — Every condominium created in this state shall be created pursuant to this chapter.

(1) A condominium may be created on land owned in fee simple or held under a lease complying with the provisions of s. 718.401.

(2) A condominium is created by recording a declaration in the public records of the county where the land is located, executed and acknowledged with the requirements for a deed. All persons who have record title to the interest in the land being submitted to condominium ownership, or their lawfully authorized agents, must join in the execution of the declaration. Upon the recording of the declaration, or an amendment adding a phase to the condominium under s. 718.403(6), all units described in the declaration or phase amendment as being located in or on the land then being submitted to condominium ownership shall come into existence, regardless of the state of completion of planned improvements in which the units may be located or any other requirement or description that a declaration may provide. Upon recording the declaration of condominium pursuant to this section, the developer shall file the recording information with the division within 120 calendar days on a form prescribed by the division.

Florida Statute 617 — *Part 2*

SUBMITTED BY ANITRA KRAUS

Even though the Condos are under the statutes of Chapter 718 of the Florida Statutes, UCO operates under Chapter 617 of the Florida Statutes. By reading through the statutes, it will help everyone to see the difference in the the running of a Condo association and the running of UCO.

We will be place a small section of these statutes in each month’s edition so you can become familiar with the laws involved. Even though the first sections deal with setting up a non-profit business, they are also instrumental in understanding the operations of UCO.

Anything in italics is not a part of the actual law and only an explanation of how the bill is actually being placed in the paper set-up for you to read.

617.0125 Filing duties of Department of State —

(1) If a document delivered to the Department of State for filing satisfies the requirements of s. 617.01201, the Department of State shall file it.

(2) The Department of State files a document by stamping or otherwise endorsing “filed,” together with the Secretary of State’s official title and the date and time of receipt. After filing a document, the Department of State shall deliver the acknowledgment of filing or a certified copy to the domestic or foreign corporation or its representative.

(3) If the Department of State refuses to file a document, it shall return it to the domestic or foreign corporation or its representative within 15 days after the document was received for filing, together with a brief, written explanation of the reason for refusal.

(4) The Department of State’s duty to file documents under this section is ministerial. The filing or refusing to file a document does not:

(a) Affect the validity or invalidity of the document in whole

or part;

(b) Relate to the correctness or incorrectness of information contained in the document; or

(c) Create a presumption that the document is valid or invalid or that information contained in the document is correct or incorrect.

(5) If not otherwise provided by law and the provisions of this act, the Department of State shall determine, by rule, the appropriate format for, number of copies of, manner of execution of, method of electronic transmission of, and amount of and method of payment of fees for, any document placed under its jurisdiction.

617.0126 Appeal from Department of State’s refusal to file document —

If the Department of State refuses to file a document delivered to its office for filing, within 30 days

after return of the document by the department by mail, as evidenced by the postmark, the domestic or foreign corporation may:

(1) Appeal the refusal pursuant to s. 120.68; or

(2) Appeal the refusal to the circuit court of the county where the corporation’s principal office (or, if none in this state, its registered office) is or will be located. The appeal is commenced by petitioning the court to compel filing the document and by attaching to the petition the document and the Department of State’s explanation of its refusal to file. The matter shall promptly be tried de novo by the court without a jury. The court may summarily order the Department of State to file the document or take other action the court considers appropriate. The court’s final decision may be appealed as in other civil proceedings.

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WPRF NEWS



Eva Rachesky
V.P., WPRF

This month I would like to report on two new projects that have recently commenced.

The first of these projects is the renovation of the resident or cold-water pool at the Main Clubhouse. The pool will receive a new coating of Diamond Brite, new coping and a 4-foot paver perimeter. The 4-foot perimeter is a requirement of the county and requires that nothing be placed in this perimeter for life safety reasons. Should a resident be in distress while in the water, this allows paramedics to administer life saving measures without having to move pool furniture, personal belongings, etcetera, to get to the person in need of help. I ask all residents to keep this in mind when using any pool area. Please keep the 4-foot area clear of any and all items. The only exception is a walker, wheelchair or motorized cart. These should be kept to the left or right of the steps going into the pool so as not to create a trip hazard.

The second project is bringing ADA compliance to the Hastings Clubhouse. This is a two-phase project, with the first phase being the addition of automatic doors (done in December 2013). The second phase, started earlier this month, is the addition of an ADA compliant ramp in front of the main (automatic) doors and a new ramp into the parking lot. Also of note will be a change in the flow of traffic. Currently, when pulling up to the main doors, the driver's side is on the same side as the building. With new arrows and signs, when pulling up to the doors, the passenger side will be on the same side as the building. This will be a bit confusing at first so I ask that everyone drive slowly and follow the signs and directional arrows. I thank you in advance for working with WPRF at keeping everyone safe.

Going back to when the Village was new, residents moving into the Village came as retirees and clubhouse business was conducted Monday thru Friday, 9 to 5. Flash forward to 2014: many residents living in the Village are still an active part of the workforce. In an effort to make it a little easier for our "working" resident population, starting October 1st, ON WEDNESDAYS, ID cards and car decals ONLY can be obtained starting at 8:00 a.m. For those residents that still need additional accommodations, please call 640-3120, option 4, and Joy, the ID Office supervisor, will make other arrangements.

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Okeechobee Branch Library News

Celebrate Hispanic Heritage Month at the Library. On Saturday October 18th, attend the program “Cuba’s Countryside Splendor!” Celebrate the history, culture, arts and music of Cuba in this presentation by the Asociacion de Arte y Cultura Cubana.

This year, the Palm Beach County Library System is hosting “Book Life” for those who love books and enjoy experiences that bring books to life. The nine (9) books selected for Book Life bring together the diverse aspects of books – with topics from dining, architecture, crime, culture, friendship, fishing, farming to falling in love – the series offers something for everyone. Check out the Library’s monthly newsletter “Happenings,” or visit the library online at www.pbclibrary.org for a complete listing of programs, events, and classes offered at the Library.

The Okeechobee Boulevard Branch Library is located next to Dunkin’ Donuts. The hours are: Monday, Tuesday and Wednesday from 10:00 a.m. to 8:00 p.m. and Thursday, Friday and Saturday from 10:00 a.m. to 5:00 p.m. All Village residents, including seasonal residents, are eligible for a free library card with proper I.D. Visit the library today!

October Programs

Thu, Oct 2, 3:30 p.m.	eBook Assistance
Tue, Oct 7, 8:30 a.m.	Mousing (hands-on)
Tue, Oct 7, 5:30 p.m.	Writer’s Critique Workshop
Wed, Oct 15, 12:30 p.m.	Beginning Excel 2007
Sat, Oct 18, 2:00 p.m.	Hispanic Heritage Program
Mon, Oct 20, 5:30 p.m.	Halloween Movie
Tue, Oct 21, 8:30 a.m.	Browser Basics
Mon, Oct 27, 5:30 p.m.	Halloween Movie
Tue, Oct 28, 12:30 p.m.	Beginning Word

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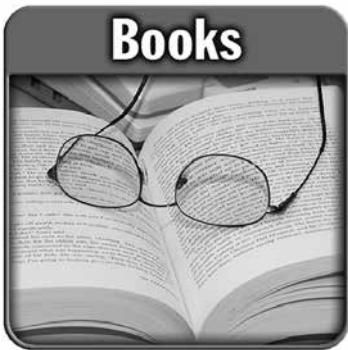
The Reader's Corner

BY LENORE VELCOFF

China Dolls by Lisa See is definitely a chick-lit. No, not a piece of chewing gum but historical fiction from a woman's perspective.

Ruby, Helen, and Grace meet up in San Francisco in 1938 in the Chinatown area. All three are from different backgrounds and family lives but they vow to become lifelong friends. One girl, Grace, is a runaway from her abusive father in Plain City, Ohio. Another, Helen, is

a local girl who lives a very restricted life in her family's compound. The third, Ruby, is a free spirit who is not above using her sexuality to get a job, is Japanese hoping to pass as Chinese. They join the dancing girls of the Chinese clubs during this time. Being Chinese-American puts a stereotype upon each one of the friends and each handles it differently. Each girl has plenty to hide and not even a friendship can survive the



horrors of WWII and the prejudice of Americans.

I appreciate the fact that the book was written about a little-known period in American history, where "the

Chinese Fred Astaire" and "the Chinese Ginger Rogers" sold out nightclubs and challenged the stereotypes of who Asian entertainers were and what they could do.

The story as told by each of the girls reveals their triumphs and their failures. Every friendship must endure jealousy, hatred, compromise, etc. and their friendship was exposed to all these feelings during a very turbulent time. Through the years,

focused mainly in the 1940s and ending with a final chapter in 1988, their lives and experiences are fleshed out.

I loved the detail, the history of the time, the breaking away from tradition and the courage of the three women. It can be fascinating to explore the changing mores of American culture through historical fiction, and when a gifted writer tackles this theme, you are in for a real treat.

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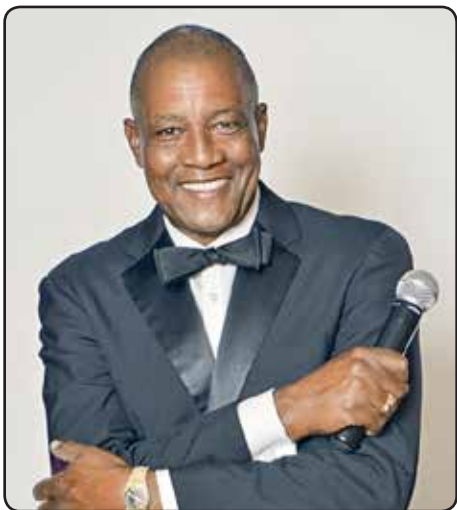
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OCTOBER 2014 ENTERTAINMENT



Sat. Oct. 4, 8 p.m.
Robert Kole & Ruby Redwine
present an "Evening of Music & Entertainment"



Sat. Oct. 11, 8 p.m.
Andre Michaels
"Who Am I? Anyway"
Impersonations of Characters from Broadway Musicals.together will perform a medley of Standards & Show tunes.



Sat. Oct. 18, 8 p.m.
Lou & Lynn Carabello
Vegas performers of Broadway tunes & love songs.



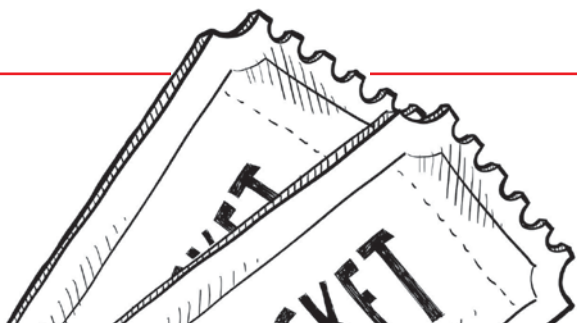
Sat. Oct. 25, 8 p.m.
Turnstiles
presents the music of "The Piano Man" aka Billy Joel.

Ticket prices for the above shows maybe purchased ON LINE @ www.gateaccess.net or at the Ticket Office: \$6.00 for Residents, \$9.00 for Guests. DRESS CODE STRICTLY ENFORCED.

Entertainment

BY BETTIE LEE BLECKMAN

Not only do we have four "Superb" Shows in the Theater this month, but our ANNUAL HALLOWEEN DANCE as well on SATURDAY, OCTOBER 25TH @ 7PM in our Clubhouse Party room. Tickets available ONLY at Box Office. Residents \$8.00, Guests \$11.00. TASTEFUL Theme Costumes encouraged. Snacks provided. Music by Disc Jockey, JOEL ODIERNO, a Village Favorite! Encourage your friends to join in, One of Our "FUN FILLED NIGHTS!"



TWO WAYS TO PURCHASE SHOW TICKETS:

ONLINE

through www.gateaccess.net, which requires you obtaining an ID from WPRF's ID Office @ 561-640-3120. Once that is obtained, follow directions outlined on site. ***Credit Cards only!**

CLUBHOUSE TICKET OFFICE

Week Days: 9AM-4:30PM and 5-10PM.

Weekends & Holidays: 9AM to Noon and 1PM to 10PM

***Cash, Check (U.S. funds only), Credit Cards.**

ACCEPTABLE CREDIT CARDS: MASTERCARD, VISA & DISCOVER

GUEST TICKETS AVAILABLE FOR ALL PERFORMANCES AT
ADDITIONAL CHARGE OF \$3.00 PER PERSON.

MOVIE SCHEDULE

Afternoon showings are at 1:45PM — 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.**

OCTOBER 2014 MOVIES

- | | | |
|-----------|--------|---|
| 10/02 Thu | 6:45PM | BELLE GLADE (PG, 104 min.) Gugu Mbatha-Raw, Matthew Goode, Emily Watson, Tom Wilkerson. "Belle" is inspired by the true story of Dido Elizabeth Belle the illegitimate mixed race daughter of a Royal Navy Admiral. Belle's lineage affords her certain privileges, yet the color of her skin prevents her from fully participating in the traditions of her social standing. Directed by Amma Asante. |
| 10/05 Sun | 1:45PM | DRAFT DAY (Rated R for Adult Situation, 109 min.) — Kevin Costner, Jennifer Garner, Frank Langello, Ellen Burstyn. At the NFL Draft, general manager, must decide what he's willing to sacrifice on a life — changing day for a few hundred young men with NFL dreams. Ivan Reitma directs. |
| 10/06 Mon | 6:45PM | |
| 10/07 Tue | 1:45PM | |
| 10/09 Thu | 6:45PM | |
| 10/12 Sun | 6:45PM | |
| 10/13 Mon | 6:45PM | LOVE PUNCH (PG-13, 94 min.) — Emma Thompson, Pierce Brosnan, Tuppence Middleton. A divorced couple schemes to recover the retirement money that was stolen from them. |
| 10/14 Tue | 1:45PM | Directed and written by Joel Hopkins. |
| 10/16 Thu | 6:45PM | |
| 10/19 Sun | 1:45PM | |
| 10/20 Mon | 6:45PM | |
| 10/21 Tue | 1:45PM | WORDS AND PICTURES (PG-13, 111 min.) Clive Owen Juliette Binoche, Bruce Davison. An art instructor and an English teacher form a rivalry that ends up with a competition at their school in which students decide whether words or pictures are more important. |
| 10/23 Thu | 6:45PM | Directed by Fred Schepisi |
| 10/26 Sun | 1:45PM | |
| 10/27 Mon | 6:45PM | |
| 10/28 Tue | 1:45PM | |
| 10/30 Thu | 6:45PM | THE RAILWAY MAN (R, 116 min.) Colin Firth, Nicole, Kidman, Stellan Skarsgard. A former British Army officer, who was tormented as a prisoner of war at a Japanese labor camp during World War II, discovers that the man responsible for much of his treatment is still alive and sets out to confront him Directed by Jonathan Teplitzky. (Continued next month) |

Century Village Happenings



Applying Decal to Vehicle

Photo by John Gragg



Issuing Decals

Photo by John Gragg



Sam Oser & Mae Duke waiting for Congressman Patrick Murphy

Photo by John Gragg



Facials



Congressman Patrick Murphy's Visit

Photo by Bob Rivera



Congressman Patrick Murphy's Visit to Century Village

Photo by John Gragg



Photo by Bob Rivera



Knights of Pythias

Photo by Howie Silver



Florida Sunset

Photo by Elaine Brown

A G E M I N C E N T U R Y V I L L A G E

The Hastings Clubhouse

BY ROBERTA HOFMANN | PHOTOS BY HOWIE SILVER

Aren't we, the residents of Century Village, fortunate to have a state-of-the-art fitness facility right here in the Village? Want to use a gym to help keep the "bod" in good shape? Or how about taking a fitness class? Yoga? Aerobics? Or maybe a weight training class appeals to you. You don't have to go far; you've got it all, right here under your nose at the Hastings Club House! So take some time from your day, get moving, work out!

I was able to speak to John Holt, the Health & Fitness Center's able Coordinator. John's credentials include his being a Certified Personal Trainer, a Massage Therapist and a former EMT. Believe it or not, John

And etiquette... Please, no cell phones. And don't tie up the equipment. Use it and move on. If you want to sit and rest, or make a phone call, do so elsewhere — not seated on the equipment.

was born and raised in West Palm Beach -- not too many of those folks around. John started at Hastings in 2003 when Hastings was staffed by the Jewish Community Center. Since 2008, the reins have been held by WPRF and, fortunately for us, John



The front entrance at Hastings Clubhouse is being changed so that disabled people and those arriving in wheelchairs and scooters will be able to have easier access.

is still its able Coordinator. When John is enjoying a bit of time off, his partner Iris Mishkind takes his place. Iris also is a JCC Alumni. John and Iris will be happy to show you how to use the equipment in the gym. And if they are not available, Fred Craig, another JCC alum will be happy to help you out.

Being the Coordinator, John must be aware of all that goes on in the Fitness Center but his main focus is the gym and he proudly told me of the makeover that has taken place there recently -- a makeover that first involved repainting the gym and topping it with a new ceiling. That being done, it was time to furnish it with new state-of-the-art cardio equipment, techy but not overboard techy; more of a "basic" ilk. There are now 14 treadmills, up from 12, new ones much more dependable than the old ones and some offering TV and sound hook-ups. Also available are six ellipticals, up from four, modern versions in that they have sound



Treadmills

hook-ups and may be programmed to different workout profiles or to "quick start." Four seated ellipticals have been added for those who feel more comfortable seated when using them. Also, the upright bikes have been upgraded and two (2) recumbent bikes have been retained. Due to the popularity of these bikes, two (2) more will be added in the future.

The cardio equipment is less than a year old; the weight/strength machines are for building and maintaining strength. John does not design programs or routines for people. There is a personal trainer who is available for a very modest fee.

There are safety guidelines that must be followed by the folks using the gym. (The guidelines are on the bulletin board right before you enter the gym; PLEASE do read them.) The biggest issue as far as safety goes, notes John, is shoes. Sneakers are the best -- not flip-flops. And etiquette...

Please, no cell phones. And don't tie up the equipment. Use it and move on. If you want to sit and rest, or make a phone call, do so elsewhere -- not seated on the equipment.

Two pools are located right outside of the Hastings Clubhouse. One pool is just fine for doing laps or maybe relaxing in the water while soaking up some sun. The other pool is the resistance pool. This is one of my favorites; good for a thorough workout. You'll feel the resistance when walking into the oncoming current in the pool. Great workout and your joints are not being compromised as your body being in the water is buoyant, and when you walk your joints are not taking the pounding they would if walking on pavement.

Of course you can always find time for a little relaxation. While you're at the pool you might want to grab a

Continued on page B2



Coordinator John Holt shows CV resident proper use of equipment.

EXERCISE ROOM RULES

USE EQUIPMENT AT YOUR OWN RISK

1. PROPER FOOTWEAR REQUIRED: RUBBER SOLED SNEAKERS WITH LACE/VELCRO NO WEDGES, OPEN TOE, SLIP ON, BACKLESS, HEEL STRAPS, POOL SHOES OR "CROCS" ALLOWED.
2. NO ONE UNDER 18 YEARS OF AGE ALLOWED. MUST PROVIDE PROOF OF I.D.
3. USE EQUIPMENT AT YOUR OWN RISK. PLEASE SIGN UP FOR ORIENTATION CLASSES IF YOU ARE NOT FAMILIAR WITH THE EQUIPMENT. CONSULT A DOCTOR BEFORE STARTING ANY EXERCISE PROGRAM.
4. THERE IS A MAXIMUM LIMIT OF 30 MINUTES ON: TREADMILLS, ELLIPTICALS AND BICYCLES WHEN SOMEONE IS WAITING.

5. PROPER ATTIRE IS REQUIRED AT ALL TIMES. PROPER FOOTWEAR AND SHIRTS MUST BE WORN AT ALL TIMES. BATHING SUITS ARE NOT PERMITTED
6. PLEASE BRING A TOWEL TO WORK OUT. WIPE DOWN EQUIPMENT AFTER USE.
7. BOTTLED WATER ONLY. PLEASE DO NOT CHEW GUM OR EAT CANDY WHILE WORKING OUT.
8. DO NOT SIT ON EQUIPMENT AND SOCIALIZE. EQUIPMENT IS FOR WORKING OUT ONLY. EXIT EXERCISE ROOM WHEN USING CELL PHONE.
9. WE ARE NOT A REHABILITATION FACILITY. WE CANNOT HELP YOU WITH PRESCRIPTIONS FOR REHABILITATION.
10. PLEASE HELP US TO MAINTAIN A PLEASANT ATMOSPHERE DURING YOUR WORK OUT

Exercise Room Rules

Hastings Clubhouse

Continued from page B1

chair, sit, visit with friends or maybe even grab a nap. IF you choose to be in the sun, don't forget to use your sunscreen. The Florida sun can be quite brutal.

Perhaps you would like to take one or more of the classes given by Janetta Babayeva. Check them out. There must be one that appeals to you. Janetta obtained her Masters in Physical Education in the Ukraine where she competed in various events for 16 years. For the past 14 years, she has ably organized many classes in the Hastings Clubhouse and they are offered to our residents free of charge. The following classes taught by Janetta are offered on various days:

- Low Impact Aerobics: A workout designed for all fitness levels.
- Advanced Group Exercise: A high intensity, low impact workout designed for advanced students followed by aerobics with weights.
- Weight Training: To tone your muscles and increase their endurance.
- Aerobic with Weights: A resistance class using light weights.
- Pilates: A sculpting system of exercises for losing weight, tightening and toning, improving posture, etc.
- Aquarobics: Exercise in the pool. Designed to give benefits of water resistance.
- Yoga: Different levels; helps to promote a healthy body.

- Sit and Fit: Exercises on or near a chair for people with physical limitations and restrictions.
- Dance Aerobics: Aerobics combined with dance.

Perhaps you would like to take one or more of the classes given by Janetta Babayeva. Check them out. There must be one that appeals to you.

I must mention here that Arlene Maniff, a snowflake, volunteers her time and instructs a water exercise program in the Hastings pool. The class takes place on Mondays and Fridays at 10:00am. Arlene who is from Massachusetts is a certified



Janetta's Class at Hastings Pool

instructor. Thank you Arlene.

Now, how about a shower? Hastings has separate locker rooms for men and women, each containing showers and lockers and saunas for your pleasure. And please....don't put water on the sauna heaters; they are DRY saunas and putting water on them will render them damaged and unusable.

By the way...The construction going on in the front of the building is the second phase to get the building in compliance with

the Americans with Disabilities Act, otherwise known as ADA. The front entrance is being changed so that disabled people and those arriving in wheelchairs and scooters will be able to have easier access to Hastings. Read Eva Rachesky's column in this issue to learn more about this transition.

And last but not least, if you play pool, on the second floor of the Clubhouse you will find a Pool Room, home of the Hastings Cue Club. Six (6) pool tables are available for those who play pool. Or if you choose to play cards, a Card Room

Where else can you find a Village that gives its residents a clubhouse that offers so much and best of all, at no charge?

is also is found on this floor.

I must say that the Hastings Clubhouse is a facility that Century Village should be proud of. Where else can you find a Village that gives its residents a clubhouse that offers so much and best of all, at no charge? Yes you heard me -- no membership fees! Try it! I'm sure you'll like it!



Recumbent elliptical cross training equipment at Hastings



Billiards



Janetta's group exercise classes at Hastings



Lunch Room

The following features are a continuing series on People Who Help Us in the Village.

Interview with Andy Rosen – Seacrest Services

BY DON FOSTER | PHOTOS BY JOHN GRAGG

Approximately eighty-five percent of the Associations on Century Village, West Palm Beach are contracted with Seacrest Services. For most of these residents, the primary contact at Seacrest is Andy Rosen, Supervisor of Accounting Services. Andy is a “voice on the phone” for many of us, but recently Andy paid a visit to the UCO Reporter and we were fortunate to finally match a face to that voice. We also had many questions for him.

Andy has been with Seacrest, and Century Village WPB for over twenty years, and when he is not directing customer service requests to the appropriate service departments, he is managing accounting and budget services for CV associations. With the upcoming Delegate Assembly vote on changing the UCO budget calendar, we were all very interested to know how Andy felt about this major change, and how he planned to handle it if approved.

His answer: “Not a problem.” Associations will need to make some minor adjustments to their budgets to accommodate a single, 15-month long fiscal



Andy Rosen

Photo by Yvonne Barnes

year, but this is mostly a matter of anticipating and providing for cost increases for the various services provided to the associations. The majority of these costs are fixed, known amounts for contracted services. Andy is prepared for this change.

I asked Andy if there was any single message that he would like to convey to Century Village residents and association officers, something that would make his job and the job of the association officers easier.

His answer: “Reserves.” Andy advises all Associations to financially prepare for future major expenses by creating a “budget cushion”. Some of these expenses are known and can easily be prepared for, like the soon to be mandatory replacement of 40-year old electric wiring, or the next hurricane. Other expenses are unforeseen and these are the tricky ones to prepare for. Andy’s example for this type of event was a main sewer line that was destroyed by tree roots and needed to be

replaced immediately at a cost of five thousand dollars. Andy only manages money, he does not print it. If the affected association can’t come up with the cash, the toilets will not flush, a good enough reason on it’s own for establishing an adequate reserve fund.

Andy Rosen is eager to be more than just a “voice on the phone” and encourages CV residents to make an appointment to meet him at his office. His email address is arosen@seacrestservices.com.



Andy Rosen with UCO Reporter Staff

Interview with Phil Gallagher

Phil Gallagher and his daughter Nora took us back to the beginning of the company that bears their name.

It began in 1975 after Phil’s arrival from Cleveland, Ohio. He was employed by a landscaping company that serviced all of the Century Villages. His initial position was Supervisor in their Deerfield Beach complex where he eventually became the Operations Manager. He was transferred to West Palm and was responsible for 10 Associations as a Licensed Property Manager. He holds both licenses in Irrigation and Interior Pest Control from the State as well as the County.

After the breakup of the company that brought him here, Phil was offered the ten (10) associations he had been responsible for as “A GIFT” or severance package – whatever terminology one chooses to use. He has since expanded to service 38 associations with his staff of eight (8), including Nora who joined her dad back in 2012. She had just completed her Master’s in “Historical Restorations” from the University of Florida.

They said they don’t advertise. They expand by “word of mouth recommendations from the ‘original’ associations, along with others.”



Photo by John Gragg

Phil Gallagher and daughter Nora with a staff of eight service 38 associations.

PEOPLE WHO HELP US

BY JOY VESTAL

Meet Diana Evans. Diana is a vice president at Seacrest Services, Inc. as well as a CAM (Community Association Manager). Diana has been with Seacrest for 31 years. She is the mother of one daughter and has two grandchildren. Diana's a 10 year Army veteran having served four years active duty and the rest in the reserve. Originally from Indiana she has lived in Florida since 1989.



Diana Evans

Diana started in the Seacrest janitorial division. She said her work day is at least 12 hours. "I spend more time in the Village than I do at home." Her own home is a townhouse, not a condo.

Sharing a little history of Seacrest she said they presently service 266 associations, for a total of 6,042 units in our Village. There are 56 employees on site here. The CEO is Richard Fowler.

They have been a presence in Century Village since 1955. They are what she describes, a full management company. They maintain the grounds, do building maintenance and provide

accounting services. (You will see an interview with Andy Rosen with this story who almost everyone knows by name, at least those who have called on his accounting advice and experience.) A 24-hour service, their website is www.seacrestsvs.com. They also service Century Village in Deerfield, Fl.

One of the main building concerns here in the Village that Diana expressed is the need for preventive maintenance and concrete restoration. She said many of the associations fail to budget and plan ahead so that when repairs are necessary they can become a major expense.

"It is essential to educate the residents on weather conditions unique in Florida since so many of them come from other parts of the country."

Summing up her years here in the Village, Diana said, "Century Village residents are great people. I wish I had kept a scrapbook of my years here and the wonderful memories I have of the Village."

Pruitt's Management

Pruitt's Management has been in Century Village for over 15 years. Fester Pruitt, president, had previously worked for 10 years with other management companies before starting his own company 25 years ago.

"Customer service" is their specialty and the company is a family operated business. They handle the full normal operational management company with over 20 associations here in the Village.

Submit Your Committee Volunteers for Our Volunteer Master List!

On behalf of the "Social Committee" formed this past Spring, I am at this time requesting the cooperation of all Committee Chairs to submit a response no later than October 1st, 2014.

Kindly submit a written or typed list of all your members. This will be used to create a MASTER LIST necessary in order to prepare for our ANNUAL VOLUNTEER APPRECIATION LUNCHEON traditionally held in January in our Party Room.

You may either leave this at the Reception Desk of UCO or email it to: LIBettie@aol.com.

— Bettie Lee Bleckman, Chair

Channel 63 Schedule

MORNING

- 7:30** **Laugh On**
Meet Your Neighbors — Nada Tauber
Tales From Here There & Everywhere — Poems of Federica Garcia Lorca
The Village Has Talent
Who's Afraid of the Wolf — Bettie Bleckman
- 8:55** **CV News** — Dom Guarnagia
- 9:00** **Delegate Assembly** airs daily from October 4th until October 10th

AFTERNOON

- 12:00** **Laugh On**
Meet Your Neighbors — Nada Tauber
Tales From Here There & Everywhere — Poems of Federica Garcia Lorca
The Village Has Talent
Who's Afraid of the Wolf — Bettie Bleckman
- 2:00** **Laugh On**
Meet Your Neighbors — Nada Tauber
Tales From Here There & Everywhere — Poems of Federica Garcia Lorca
The Village Has Talent
Who's Afraid of the Wolf — Bettie Bleckman
- 4:00** **Club Announcements**
- 5:00** **Throwback Thursday** — Topper (Second Honeymoon) Airs Thursdays Only
- 5:55** **CV News** — Dom Guarnagia

EVENING

- 6:00** **Delegate Assembly** airs daily from October 4th until October 10th
- 8:00** **Laugh On**
Meet Your Neighbors — Nada Tauber
Tales From Here There & Everywhere — Poems of Federica Garcia Lorca
The Village Has Talent
Who's Afraid of the Wolf — Bettie Bleckman
- 12:01** **Midnight Mystery** (Ghost Train) British — A group of stranded travelers spend the night in a rural train station. They learn of a phantom train that carries the ghost of a long ago train wreck that due to arrive at the station.



WHOLESALE

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Shutters



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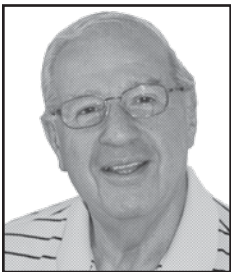
561-585-1485

S E R V I C E S

Insurance Disaster Committee

by Dom Guarnagia

A NEW LOOK AT AN OVERLOOKED STORM-RELATED SITUATION



Since the hurricane season of 2005 left the village with modest damage from a Category 2 hurricane, much talk has been bantered about regarding “what if” a disaster occurs where a hurricane of a higher magnitude causes damage to buildings and residents preventing the provision of services required to reach the injured and stabilize and reduce further damage after the storm has moved on.

Currently, Seacrest Services has committed to opening our perimeter road so they and others can enter and clean-up the side roads allowing Fire/Rescue and ambulances as well as the County to help the injured, distribute ice and water and, in many cases, sandwiches to our residents aided by CERT members.

The UCO building, equipped with a propane fueled generator, will be the Command Center and will be utilized by a crew from the CERT team using the switchboard and approximately 20 phones to receive incoming calls for a time, and then make outgoing calls checking on those associations needing assistance. The building is equipped to run on propane for more than a week on stored fuel.

The task at hand for the “Disaster” Committee (a sub-committee of Insurance) is to contact large contractors with the ability to provide labor and material to stabilize existing as well as prevent further damage to our buildings in particular and the whole village in general. To utilize one provider for a community of our size is a herculean task requiring a super-sized Contractor. Therefore, we are interviewing at least four (4) interested contractors with logistics sufficient to install “blue tarps” to stop the intrusion of damaging rains, remove dangerous building components, replace damaged roof trusses and roofing; restore electric service, cap uncontrolled flowing water or restore water to buildings and units, vacuum wet carpeting, remediate mold/mildew, replace damaged drywall, etc. We have been fortunate in the past, that those brushes with wind storms have incurred minor damages that did not result in significant losses to many structures or injuries.

We have been quite impressed with one or two prospective respondents and are looking further to refine a program that can both match and meet our expectations. The program will not carry a shared fee but will be entered with the intent to stabilize and return to service

without further damage as soon as possible. Interested Association's Board of Directors can have their association included in the priority group of those wishing to receive the above-mentioned services. Others may be included as an association to receive remedial work after the priority list has been satisfied. Make your wishes known to the Insurance Committee here at the UCO Office when we have contracted a viable vendor. Think seriously and exercise your options. More information will be forthcoming in future articles.

Transportation

by Lori Torres



Please read the new Seasonal Bus Schedule and note the changes.

The Transportation Committee search to save gas money was the reason for these route adjustments. Previous to July 2014, for many years we were visiting Publix 42 times a day. We tried a new program for the summer which was successful. In anticipation of the return of the snow birds, we have altered the schedule again to make 13 trips to Publix a day. The Publix Express hourly route will remain the same. The three internal busses will alternate on the hour. This means we will always have 2 busses running during the day. The Internal 1 bus will be the only bus in the evening with one drop off and a pick up. We will try this schedule for October and see how it works out. If it is successful, it will continue into the season.

The committee has also changed the route to Walmart on Jog Rd. We will visit there only four (4) times a day instead of seven (7).

When you sign up for the Excursion bus, please print clearly and include a phone number.

The committee will continue to check the list for repeat no-shows. Please be courteous to your neighbors and remove your name if you can't attend.

The committee meetings will now be held on the first Tuesday of the month in the classrooms in back of the card room. We welcome everyone to attend.

C.E.R.T.

by John Hess



Here we are past September and the hurricane season has ended. Hurricane Cristobal churned its way up the Atlantic. Luckily, it stayed far enough east as not to impact Florida.

I pray everyone has been diligent in doing their duty in preparing their own supplies in case we do experience a hurricane. (Flashlight, batteries,

water, food and etc, etc.)

It has been almost 10 years since the last full-fledged hurricane. A couple of tropical storms have visited us and that seemed to be enough to encourage me to make sure that I have enough things on hand to survive a big storm. Stay Safe!!!

Safety

by George Franklin



Going to stray a bit this month to bring you up to date on a very important problem that I have spoken about in the past at Delegates and Executive Board meetings. This is as of this date ongoing.

It seems a while ago my building had a new resident move into the second floor and change out her rear patio windows. This was done in full compliance with Palm Beach County Building Codes and a permit was issued. So far so good. When the windows were installed and the inspector from Code Enforcement came to check the job, he looked out the windows and UP to the apartment on the third floor. He saw what we commonly call “PATIO AWNING WINDOWS.” The large crank out and up type that so many of us have. These windows are about 40 years old give or take. If you look around the village, you can see MANY buildings have these. Anyway, he goes back to his office and checks. NO PERMIT ever issued.

Now for those of you that don't know there is NO STATUE OF LIMITATIONS on permits. The individual cited is, I believe, the third or fourth owner of this condo and has been cited and a court date issued. Needless to say, our Association Attorney and the UCO Attorney have been informed and are working to resolve this issue along with PBC Commissioner Burdick's office. There have been three (3) court date continuations and two (2) sit-down meetings canceled so far. What this means if we cannot get this issue resolved and, IF this goes to court and our unit owner is found guilty, this will open a Pandora's Box for the rest of the village.

Code Enforcement can come in here at will and cite HUNDREDS of unit owners at the least. These are the LARGE REAR PATIO CRANK OUT windows, NOT front door small crank out windows. We will keep you updated

as this progresses ahead. We hope to have a sit down meeting the second week of October with the Director of Code Enforcement and, HOPEFULLY, have a resolution to this situation. Meantime word to the wise -- If you are planning to change out your windows either front or rear they are subject to a PBC Building Permit. Get one!

Meantime, be safe and secure out there and watch this column for additional information. Any questions feel free to call me at the UCO Office (561-683-9189) and I will be glad to go into further detail on this subject with you.

Channel 63

by Kitty Gragg



It has been one year since the Channel 63 project first began and it has come a long way. We are in our new studio at the Communications Center building full time now and there are now 9 shows that are being produced by Studio 63.

I want to thank all the people who have helped us to bring this project this far.

This includes all the great talent that have been on the TV programs, whether they were singing, telling stories, reading poems, telling jokes or interviewing others, they have been the reason that people have been watching 63.

I especially want to thank my fabulous husband, John Gragg for all he has done and is still doing for the channel. As the de facto contractor for the building of the new studio, he assembled a group of volunteer carpenters and painters. Among them were Thom Delnero and Sheldon Notgarnie. They all did a wonderful job. I want to also thank Bob Rivera and Ken Graff for their advice and expertise on some of our technical areas of the studio.

Last but definitely not least, I want to thank Joy Vestal. As the overseer of this project she has supported our efforts completely and continues to do so.

We still have a long way to go with the channel and we still encourage all who have an interest in any area of television production to join us as we move forward. Contact ucoreporter.kgragg@gmail.com

2014 INVESTIGATIONS

MONTH	SALES	RENTALS	OCCUPANTS	TOTAL
JANUARY	56	37	12	105
FEBRUARY	124	84	23	231
MARCH	63	34	12	109
APRIL	81	42	12	135
MAY	48	54	11	113
JUNE	47	46	5	98
JULY	52	33	2	96
AUGUST	48	41	8	97

ORGANIZATIONAL 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 ...

ACT II COMMUNITY THEATER

A NEW Community Theater group to get you involved in all aspects of theater, from Acting to Backstage. We'll rehearse plays for public performance. Meet every Wed. 7 pm in CH Rm "C".

ACTORS STUDIO OF CENTURY VILLAGE

Next performance (free) Mon. Oct. 6, Classroom C in CH - focusing on relationships from Tennessee Hills during Depression to Century Village in 21st Century featuring two one-act plays: Neil Moore's The Five-Dollar Divorce and Chuck Otterson's Hit the Jackpot. Actors Studio meets at 7 pm Classroom B every Mon.. For information, call Chuck @ 688-0071 or Neil @ 214-4955.

AFRICAN AMERICAN CULTURE CLUB

Meet 4th Sun. each month in CH. Members across all ethnicities and cultures. Come out, make new acquaintances, bring light refreshments to share.
Coming Events: Join us for game night in the CH Card Room. Chess Players wanted for Tue. night. Call Reggie @ 596-2135. Scrabble Players wanted for Tues. night. Call Lucy @ 729-0705. Bid Whist, & Spades Players wanted for Thurs. night. Call Judy Blowe @ 301-814-8956. Spades call Vivian Gaskin @ 686-7852.

ANSHEI SHOLOM

Planning a PARTY -- rent our NEWLY REFURBISHED HALL for your next affair (Strictly Kosher). For more information call the office at 684-3212

BALLROOM DANCE GROUP

Meets every Mon., 2 - 4 pm, CH party room, except on second Mon. of month they will meet in the Art Room, 2nd. floor. All dancers welcome. No charge. Info: Herb @ 471-1888.

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

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

B'NAI BRITH CENTURY UNIT #5367

Annual Membership Fee \$25. Active in CV almost 40 years. Meetings held at Congregation Anshei Sholom. Board Meetings, 2nd Tues. month, 10am. Club House.
COMING EVENT: Sunday, October 26- 1st meeting of season.

CLASSIC MEDITATION

We meet Mon. and Thur. from 4:30-6:00 pm. at the main CH, Rm 'A/B'. Everyone is welcome ".

CENTURY VILLAGE ARTISTS

We welcome all CV residents to view our artwork on 1st and 2nd floor of main clubhouse. Info about purchase or display -- Beth Baker @ 684-3166.

CENTURY VILLAGE BOOK CLUB

Read it, Chat about it. Not your average book club. We look for the thought provoking, offbeat book. Meet 1st Thurs. of month in CH Classroom "B". If this piques your interest call 640 - 6944 or email ARZJ@HOTMAIL.COM. CENTURY VILLAGE BOWLING LEAGUE: We will be discussing the books on survival and adventure.

CENTURY VILLAGE CAMERA CLUB

The century village camera club held their last meeting of the season. Meetings will resume in December. Any questions, email Ken Graff at camerclubcv@gmail.com.

CENTURY VILLAGE COMPUTER CLUB

Meet 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 252-8495 or visit our website at: www.cv-computerclub-wpb.com

CENTURY VILLAGE CRAFT CREATIONS KNITTING-CROCHETING CLUB

Meets on Tues. 9:30 am - 12:00 pm, CL - Craft room 104. We make items for healing, Hospitals Hats, Pree-mies, Veterans Lap Robes, matching bags.

CENTURY VILLAGE GUN CLUB

Meet 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 every 2nd & 4th Mon. in CH Rm "B", 10 am - Noon. Further info: Ed Grossman @ 631-742-1300 or email edwardrgrossman@gmail.com.

CENTURY VILLAGE ORCHESTRA

Meet every Mon. in CH Rm "C" 1:15 to 3:45 P.M. More info call Rickie @ 683-0869 or Joel @ 688-9455. We need trombone players, string players and percussion players to fill out our orchestra.

CHARLOTTE'S LINE DANCING

Charlotte is back. Line Dancing will start Tues. October 7th from 11am - 12pm.in CH party room. For further information please call Charlotte @ 478-8756

CHIT CHAT GROUP

A friendly group of "Chatters" who meet 1st & 3rd Tues. 2 pm in CH Rm "B".. For further info call Rhoda @ 686-0835.

CHRISTIAN CLUB

Meets 1st Wed. of each month, beginning 10/1, 1 pm in CH party room. Upcoming events TBA Info: Grace @ 640-5279.

COUNTRY LINE DANCING

Country and Regular, held as follows: Mon. 9 to 10:30 am in CH party room. Call Barb G @ 640-7168 or Jerri Adams @ 731-439-0730.

DEMOCRATIC CLUB OF CENTURY VILLAGE

Tue. Oct. 28th at 1:30 pm in the CH party room. Guest speakers will be Burt Aaronson, former Palm Beach County Commissioner. Refreshment will be served. Come early!.. Bring a friend. For information call: Mae Duke; 687-0238 or Sam Oser; 689-3974.

GREAT BOOKS DISCUSSION GROUP

Meet 1st and 3rd Thurs. afternoons 1:30 pm CH Craft Rm. We discuss short readings of "Great Works" of literature that continue to have meaning for us today. Roz @ 689-8444.

E-Z MEDITATION CLUB

You are going to like this club. Bring peace into your life. Every Wed. 4 - 5:30pm. CH Classroom "A". No Charge. Don @ 686-5231.

HASTINGS CUE CLUB

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

INTERNATIONAL FOLK DANCING

Thurs. @ 9:00 to 10:30 am in CH party room. Barbara @ 640-7168.

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

Meet every 3rd Wed. of month, 1 pm in CH party room through the summer months. We will have some special events during the summer. Faus-to @ 478-1821.

COMING EVENTS:

Two cruises for Feb. 2015.

The IACC is proud to present 2 cruises in Feb. 2015. Both are 8 days and sail the Western Caribbean. On the 14th is the Royal Caribbean Oasis to Haiti, Jamaica and Cozumel. On the 28th is the MSC Divina to Jamaica, Cayman Island, Cozumel and Bahamas. Book early to get your ideal cabin. For more info call Bev @ 434-5656.

BOWLING

Every Sat. morning 9 am, Verdes Lanes. Info: Frank @ 616-3314. Also call John's cell @ 574-5563.regarding Verdes Tropicana Lanes, 2500 N. Fla. Mango. Couples & individuals welcome. \$7 per week.

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. Howard @ 478-2780.

JEWISH WAR VETERANS POST # 520

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

JUDITH EPSTEIN CHAPTER OF HADASSAH

Meet the 3rd Wed. of month at Congregation Anshei Sholom.

KARAOKE

Fri., 6 - 9 pm CH party room. Dancing and general entertainment hosted by Marshall Eads.

KNIGHTS OF PYTHIAS: PALM BEACH RAINBOW LODGE #203

Meet 2nd & 4th Tues. 2:30 pm at CSI office on second floor of the CV Medical Building. Pythians, new applicants welcome! Details Irv @ 683-4049.

LATIN AMERICAN CLUB

Meeting 1st Thursday of each month, 7:00 pm, CH party room. Additional info: Pres. Lilly @ 786-261-5848 or Hortensia @ 656-6306.

Coming Events: 3rd Thurs.- Spanish Workshop 7PM. Sun. Oct. 12, 1PM @ Clubroom- Members only celebration of Spanish Heritage Month-bring your "typical dish" from your country to share. Oct. 19th- Halloween Costume Party Dance (appropriate costumes).

MERRY MINSTRELS OF CENTURY VILLAGE

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

MIND SPA DISCUSSION GROUP

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

OWLS (OLDER-WISER-LOYAL-SENIORS)

Our next meeting is Oct. 13th @ 3 pm in CH party room.Members come & get your free membership appreciation gift. We will be open for New Membership Nov. 10th. COMING EVENTS: Sat. Nov 15th - Ft. Myers 2 day - 1 night
For info and reservation call Angelo @ 687-7575.

PRESIDENT UMBRELLA CLUB

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

ORGANIZATIONAL NEWS

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

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

REPUBLICAN CLUB

The Republican Club will meet the 3rd Thurs. every month in the Party Room at 1:30. pm. For more information call Alan @ 557-1193.

RUSSIAN CLUB

Meets every 2nd Thurs. of the month at 3 p.m. in the Art Room in CH, 2nd floor. If you have any questions, please call Tamara @ 712-1417.

SAILING CLUB:

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

SNORKEL CLUB

Still active during the summer for the Snorkel activity. Please call our past president John Odoardo @ 478-9921 as he will be our contact person.

SOCIAL VILLAGE SENIORS

The Thanksgiving Day Dinner Dance will be held on November 27th, on Thanksgiving Day. For further information contact Milt (Pres) at 561-429-5778. VP's Mimi at 684-8739 or Jeanine 688-8596 for information and tickets. We meet every 2nd & 4th Thurs. 7 to 9 pm in CH party room. 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: Milt Cohen, Pres.@ 429-5778

STUDIO 63 — NOT READY TO QUIT YET PLAYERS

Looking for Actors to participate in our comedy shows on Channel 63. Contact Kitty @ ucoreporter. kgragg@gmail.com

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: 247-8819.

SUPER SENIORS CLUB

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

THE SCRABBLE CLUB OF CENTURY VILLAGE

Every Tues. 6 pm in CH 2nd floor Card Room. Looking for new members. Info: Lucy @ 729-0705.

THE THREE FRIENDS

Invite you to join them, in January the last Thurs. evening of each month from 7- 8 pm in CH room "C" while they entertain you.

UNITED ORDER TRUE SISTERS

(A non-sectarian Cancer Service Group) Meetings the 2nd Mon. of each month at 11:30 am in the CV CH party room. New members welcome...For more information call Marion Polansky @ 684-5814 or Marlene Schnitzer @ 683-1208.

COMING EVENTS:

CRUISE on Royal Caribbean's ALLURE OF THE SEAS. Sun, Jan. 25, 2015 to Sun, Feb.1.,2015. Sail the Western Caribbean ports of call which include Labadee, Haiti, Falmouth, Jamaica, and Cozumel. See tree lined Central Park, a slice of Cooney Island with a carousel. Breathtaking shows at the Aqua theatre and much more. Call Michelle Thomas @ 904-940-1101 for pricing and availability.

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.

Call to Century Village Artists

The Century Village Art Committee Is Requesting Your
ORIGINAL ARTWORK

For Display on 1st & 2d floor of the Main Clubhouse

**PLEASE BRING YOUR ART TO THE CLUBHOUSE ON
Monday, October 27, 2014
9:00 a.m. to 11:00 a.m.**

Additional Information:

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

Questions: Beth Baker – 684-3166

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UPPER FLOOR CORNER 1 BED/1½ OR 2 BATH

Camden B carpet, A/C 4 yrs. old, water view, near west gate, bright	\$22,000
Waltham A real beauty, rentable, near East gate, fitness center	\$27,000
Windsor O tenant in place, unfurn., tile, new H2O heater, toilets & sinks	\$35,000
Norwich L Travertine flrs., lush garden view!, rentable, pet friendly	\$15,000
Camden J unfurnished, tile, dishwasher, newer range, C/A, encl. patio	\$25,000
Camden I furnished, decorator's delight, wood floors, upgrades	\$28,000
Bedford G wood & linoleum floors, great space, unfurn., upgrades, cable	\$24,000
Chatham A fully furn., corner unit, carpet	\$35,000
Salisbury B tile, rentable, furnished, east gate	\$22,000
Camden G rentable, unfurnished, near west gate & pool. Beauty!!	\$26,000
Berkshire E carpet & tile, lots of upgrades, D/W, built in microwave	\$29,900
Sussex B bright, furn., carpet, new C/A, outside cmr., new guest bath	\$33,000

GROUND FLOOR CORNER 1 BED/1½ OR 2 BATH

Norwich A tile, garden view, tenant in place and would like to stay, C/A	\$29,000
Windsor P C/A, new kitchen & baths, rentable, unfurnished or furnished	\$37,000
Waltham A beautiful, fully furn., rentable, tile, new kitchen, C/A	\$39,900
Dorchester H new kitchen, water view, upgrades, fitness center	\$29,900
Windsor L furnished, carpet, garden view, tennis	\$23,000
Camden H rentable, furn., near pool, Pergo floors, west gate	\$33,000
Camden L tenant in pace, carpet, west gate, fitness center	\$27,000

UPPER FLOOR 1 BED/1BATH

Andover F unfurn., rentable, new appls., fresh paint, upgraded baths	\$25,000
Sussex C carpet, newer kitch., 2 A/C's less than 4 yrs. old, fitness	\$19,999
Salisbury E rentable, East gate, carpet, taken care of, shows great	\$19,000
Norwich E rentable, wall units, fully furn., near east gate, fitness	\$19,900
Sussex L new windows front & back, pergo floors, french doors, updated kitch.	\$35,000
Dorchester J fully furn., tile, stove/fridge 1 yr. old, lagoon view, near pool	\$20,500
Kingswood B rentable, new A/C, carpet, drive up to, well taken care of	\$17,000
Andover C great place to lay your hat and enjoy south Florida	\$12,000
Camden G stunning! Walk right into, near west gate, rentable	\$19,900
Sheffield G rentable, carpet, furn, near Hastings fitness & pool	\$15,000
Bedford G new kitchen, carpet, tankless w/h, lift, stall shower	\$24,900
Andover G unfurnished, near west gate, new kitchen, upgrades	\$22,000
Waltham G beauty, nu kitchen, rentable, nu bath, tile, shutters	\$24,900
Kingswood A rentable, tenant in place, drive up to	\$15,500
Sussex F rentable, ultra clean, unfurn., carpet, new A/C, cul-de-sac	\$18,000
Northampton Q tile, lots of upgrades, part. furn., newer H2O heater	\$19,500

UPPER FLOOR 2 BED/1½ OR 2 BATH

Wellington F tile, carpet, new A/C, hurricane windows throughout	\$62,900
Norwich E furn., taken care of, garden view, tankless H2O heater, rentable	\$32,500
Norwich L unfurn., tile & carpet, linoleum in screened patio, fitness	\$25,000
Southampton B elevator in building, part. furn., linoleum, carpet	\$28,000
Somerset C part. furn., tile & wood, C/A, water view, lift, 2 full baths	\$69,900
Kent E unfurn, newer appls., garden view, C/A, carpet, near pool & west gate	\$42,900
Chatham J furn., garden view, tile, carpet, 2 upgraded full baths, pool	\$38,000
Greenbrier B furn., tile, 2 full baths, desirable area, negotiable	\$62,000

GROUND FLOOR 2 BED/1½ OR 2 BATH

Wellington J furn., C/A, carpet, near West gate, exc. condition	\$59,000
Stratford M beautiful, redone, tile, unfurn., new kitch & baths, rentable	\$65,000
Norwich K new kitchen, new H2O heater, C/A, tile, lots of upgrades	\$39,900
Norwich J east gate, tenant in place, carpet to be replaced, garden view	\$33,000
Northampton M tile, waterview, unfurn., newer appls., rentable, drive up to	\$39,900
Windsor K beauty! well taken care of, rentable, near west gate, carpet	\$39,000
Chatham L furn., C/A, carpet & linoleum, sold as is	\$39,000

GROUND FLOOR 1 BED/1½ BATH

Windsor H unfurnished, cable, near east gate, fitness, pool	\$24,000
Southampton A central A/C, rentable, carpet, linoleum, new kitchen	\$29,000
Windsor I new kitchen & carpet, updated bath, immaculate	\$24,900

GROUND FLOOR 1 BED/1BATH

Camden K furn., walk in closet, 2 A/C units, newer encl. patio, rentable	\$19,900
Sheffield N tile, furnished, close to Hastings fitness center	\$24,000
Camden H carpet, tile, furn., rentable, 2 A/C units, near pool, furn.	\$18,000
Berkshire D furn., water view, close to parking, rentable, great unit	\$18,900
Sheffield I near Hastings fitness, near laundry & mailboxes	\$18,000
Camden O gardenview, encl. patio, unfurn., tile, 2 new A/C's, stall shwr.	\$28,500
Kingswood A tile, drive up to, rentable buislding, near both gates	\$18,000
Sussex J tenant in place, knock down wall, drive up to, tile furnished	\$16,500
Norwich L complete renovation, rentable, tile, near fitness & pool	\$23,000
Norwich A 2 A/C units, new stove, carpet & H2O heater, serious only	\$21,500
Sussex G rentable, unfurn., 2 new A/C units, new kitchen, newer bath, tile	\$25,000
Easthampton G beauty, furn., tile, upgrades in bath, newer appliances	\$19,000
Coventry I plantation shutters, newer appls., beautiful, well taken care of	\$29,000
Northampton L beauty! new kitchen, drive up to, Kent pool, motivated!	\$25,000
Coventry E TLC, new kitchen, new floors & baths, owner that cares, pets	\$35,000
Windsor R tile, new kitchen, new everything! east gate & fitness	\$21,000

GROUND FLOOR CORNER 2 BED/1½ OR 2 BATH

Camden D water view, lots of light, nicely decorated, near west gate	\$46,000
Wellington C desirable corner, unfurn., water view, C/A, newer H2O heater	\$59,000
Sussex L tile, new appliances., furn. w/ electronics, C/A	\$74,900
Kingswood C carpet, C/A, new water heater, kitchen sink & garbage disposal	\$37,500
Kingswood C furn., new kitchen, tile, rentable, close parking, out corner	\$44,000
Bedford E inside corner, new A/C, lots of light, well kept, owner motivated	\$39,000
Sheffield H carpet, outside corner, near fitness, tenant in place, small pets	\$39,900
Dorchester D lots of upgrades, new kitchen & baths, carpet, linoleum	\$42,000
Dorchester E tile, furn., rentbale, cul-de-sac, near Hastings fitness	\$35,000

UPPER FLOOR 1 BED/1½ OR 2 BATH

Golf's Edge G handyman special, great location, near pool, unfurn.	\$14,000
Cambridge B part. furn., tile, C/A, rentable, near fitness center	\$45,000
Northampton B unfurn., carpet, rentable, waterview, near pool & west gate	\$17,500
Northampton B furn., waterview, near pool, open kitchen to living area	\$23,000
Coventry I handyman special, need work, lift, near east gate	\$10,000
Dover B spectacular water view, largest patio in CV, high rise building	\$46,900
Wellington C absolutely pretty water view, cul-de-sac, C/A, spacious	\$36,000
Chatham F carpet, prettiest water view, furn., near Kent pool	\$32,000
Southampton B tile, pool, elevator, trash chute, laundry each floor, C/A	\$18,000
Dorchester K unfurn., waterview, berber carpet, 2 A/C's, rentable, laundry	\$25,000
Northampton J furn., rentable, beautiful wood floors, water view	\$25,000
Cambridge H unfurn., garden view, rentable, motivated, new plumbing	\$23,000

UPPER FLOOR CORNER 2 BED/1½ OR 2BATH

Windsor G furn., garden view, wood flrs., new kitch & windows, spacious	\$56,500
Windsor G inside cmnr., West gate, furn. neg., move right in, newer A/C	\$38,000
Norwich K tile, turn key ready to move in, upgrades galore!	\$35,000
Chatham O C/A, rentable, D/W, 2 sliding doors, new stall shower	\$49,900
Coventry L carpet, tile, furnished, near east gate, lift	\$35,000
Oxford 500 beautiful, lots of closets, newer A/C, updated baths, tile	\$59,900
Sheffield C absolutely perfect, great water view, rentable, tile, upgrades	\$61,900
Oxford 200 pet friendly, new master bath, tile, W/Dryer allowed, new C/A	\$59,000
Somerset F out. cmr., water view, decorators delight, cul-de-sac, upgrades	\$69,000
Windsor K rentable, carpet, C/A, cable, tennis, clubhouse	\$37,000
Norwich H carpet, tile, unfurn, near east gate, C/A, rentable, garden view	\$29,999
Coventry E furn., tile, pretty garden view, rentbale, pet friendly	\$38,000
Northampton Q carpet, new kitchen, outside corner, cable	\$45,000
Chatham P new everything, models delight, quality, ceiling to floor redo!!	\$96,000
Sheffield E unfurn., tile, C/A, redone kitchen & baths, tenant in place	\$37,000
Oxford 200 carpet, C/A, Lift, dog friendly, W/D can be installed	\$54,000

SPECIAL FEATURE

Sussex C upper floor, 1 bed, 1 bath, carpet, newer kitchen, 2 A/C units less than 4 years old **\$19,999**

**See page 8 for our current Annual
& Seasonal rental listings.**

RECREATION

Snorkel Club

by Kate Odoardo

We decided to redo the Reef Fish count at MacArthur Park since conditions were less than favorable last month. We learned that North Rock has more fish as well as a larger variety. North Rock is about one mile from South Rock where we usually snorkel. Over the hot sand we walked, but all was worth it since we were greeted with tiny puffers and most impressive a school of the great and mighty Tarpons flashing their silvery gills as we watched in awe. Tides were right so back to Phil foster where one of our excellent free divers found an arrow crab under the ledges. Anyone never seeing this little prehistoric creature needs to Google it.

On August 1st, we were at River Center to Learn about the pros and

cons of beach nourishment. An informative and interesting lecture.

On August 8th, we trucked down to Boynton Beach to explore their pods (man-made reefs). In spite of slightly murky conditions, we saw two nurse sharks and a green turtle. I never knew sharks had the most beautiful blue eyes

On August 14th, tides being right, off to Dubois Park. There were grouper, scrawled cow fish, rainbow and midnight blue parrot fish, queen, french and grey angels. An excellent day!

On August 25th,back to Rivera Beach being surrounded by many juvenile species and watched a nurse shark swim by.

High seas and wind limited our Labor Day adventure but we did have our pot luck. In spite of a little confusion about space with another club, our spirt and friendliness prevailed and a fine time was had by all.

Our first meeting is October 17th at 10am at the clubhouse — come join the fun!!



Photo by Ken Graff

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Susan Wolfman turns "LISTED" into "SOLD"
Summer Sales & Rentals

245	CHATHAM L	2/1½	SOLD	\$38,000
267	SHEFFIELD K	1/1½	RENTED	\$675/mo.
206	CHATHAM J	1/1½	RENTED	\$650/mo.
137	COVENTRY F	1/1½	RENTED	\$750/mo.
224	KENT N	2/1½	RENTED	\$850/mo.
110	WELLINGTON L	2/2	SOLD	\$66,750
32	COVENTRY B	1/1½	SOLD	\$29,000

208	WELLINGTON A	1/1½	SOLD	\$36,500
132	BEDFORD F	1/1½	UNDER CONTR.	\$28,000
96	HASTINGS F	2/1½	PENDING	\$38,500
101	GREENBRIER A	1/1½	PENDING	\$57,500
311	WELLINGTON F	1/1½	PENDING	\$33,000
124	OXFORD 200	2/2	PENDING	\$64,900
42	ANDOVER B	1/1	PENDING	\$20,000

2014 Sales & Rentals

303	WELLINGTON B	2/2	SOLD	\$53,500
243	WELLINGTON H	2/2	SOLD	\$66,000
113	GREENBRIER C	2/2	SOLD	\$50,000
358	SHEFFIELD O	2/1½	SOLD	\$39,000
23	BERKSHIRE A	2/1½	SOLD	\$38,000
302	WELLINGTON F	2/2	SOLD	\$47,500
187	SOMERSET J	2/2	SOLD	\$63,500
203	WELLINGTON M	2/2	SOLD	\$50,000
63	CHATHAM C	1/1½	SOLD	\$41,500
36	SHEFFIELD B	2/1½	SOLD	\$35,000
144	COVENTRY F	2/1½	RENTED	\$850/mo.
137	SOUTHAMPTON B	1/1½	SOLD	\$22,500
199	SOMERSET J	2/2	SOLD	\$34,000
304	WELLINGTON H	1/1½	SOLD	\$32,500
121	SOUTHAMPTON B	2/1½	SOLD	\$39,900
162	SOMERSET H	2/2	SOLD	\$36,900
183	WELLINGTON K	2/2	SOLD	\$65,000
187	SOMERSET J	2/2	SOLD	\$63,500

98	STRATFORD H	1/1½	RENTED	\$750/mo.
142	ANDOVER F	1/1	RENTED	\$650/mo.
197	SALISBURY I	1/1½	SOLD	\$27,500
214	SHEFFIELD I	1/1	SOLD	\$13,600
245	CHATHAM L	2/1½	SOLD	\$38,000
407	GREENBRIER B	1/1½	SOLD	\$30,000
211	BERKSHIRE J	1/1	SOLD	\$16,750
125	SOMERSET G	1/1½	SOLD	\$24,000
270	ANDOVER K	2/1½	SOLD	\$42,500
198	BEDFORD H	2/1½	SOLD	\$40,000
245	COVENTRY K	1/1½	RENTED	\$750/mo.
97	BERKSHIRE B	1/1½	SOLD	\$30,000
203	WELLINGTON A	2/2	SOLD	\$47,500
111	WELLINGTON B	1/1½	SOLD	\$38,500
166	WALTHAM G	1/1	RENTED	\$600/mo.
248	WELLINGTON H	2/2	SOLD	\$67,000
259	ANDOVER K	2/1½	SOLD	\$55,000
384	WELLINGTON K	2/2	SOLD	\$70,000



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“SHOP ‘TIL YOU DROP”... with Maria Tennariello

Fashion Forward Shopping for Seniors

Let's Shop!

When we're out shopping we look for sales, bargains or just plain old good buys. In the world of fashionistas, seniors who love keeping up with the new styles want to look good and pay less. This year's fashions reflect the sheer beauty of the season -- soft, pretty and ultra feminine, in a virtual rainbow of colors. There are beautiful shades of turquoise, orange, lavender and fuchsia in the mix. The brighter the better for both women and men.

Fall 2014 also marks the return of the dress: choose from flouncy and flirty with a definite vintage feel. Today's senior women want clothing that is easy, breezy and fun to wear. Wearing a dress in pretty pastels or a blouse in a luxurious fabric can make you feel absolutely wonderful.

The new color palette includes brights, pastels, cream, gray and, as always, the favorite black and white. Solids are mixed with patterns so look for chevrons, polka dots, stripes and florals. Intricate detailing is a must; such as crochet edging, lace, embroidery, double mesh and eyelet

cutouts.

In terms of skirts and dresses the hemline debate never ends. The question this season is, how short is short? Certainly, the micro mini is not practical or wearable for most over 65 year-old women; however, at any age a neat skirt and blouse can totally update your look. Knee length or below looks great on just about everyone at any age. Look for pretty gauze fabric shirts and skirts in brights or pastels with the embroidery detailing. The list goes on forever.

For a casual look that never goes out of style is the fifties inspired button-front shirtdress. For an updated twist, wearing a pair of red pants with a pair of sandals is a comfy, fun look for all ages. The effect is bold, flattering and fashion forward.

For non-traditional older women, there are a variety of options -- long tunics over pants that hide a multitude of sins, a crochet sweater with a flirty skirt, a flouncy blouse



MARIA TENNARIELLO

paired with a skirt that hugs the knee are in style. Capri's (my personal favorite) are the only one style essential attire that can now be worn as casual as well as dress wear. My neighbor, Annette who is 99 years old, always looks great in her beige Capri's, white blouse and strappy sandals.

Handbags are big this year -- literally...the tote is the bag of the season and the bigger the better. Leather, straw and quilted fabrics rate high and colors run the gamut from the predictable white, black and beige to shocking pink, canary yellow orange and plum. Colored suedes, especially in sky blue, orange or mint green, are stunning. For evening, the old fashioned clutch is new again -- often with beading or metal ornamentation. It's like the old saying: "Keep it long enough and it will come back." And it usually does.

Everyone loves hats. Hats are not only practical for us seniors to shade those harmful sun rays,

they're flattering and fashionable and can really add style and pizzazz to any outfit. Top choices include pastel stripes on a floppy hat, wide-brimmed straw hats, cloche styles, crushable, fedoras and even my personal favorite, bandanas.

Although the high heels look great, most of us cannot deal with the uneasiness of wearing them. However, with all the new feminine looks popping up, colorful, strappy sandals are the way to go. Wedges are a modern alternative, even for seniors.

The key is to shop off price so you can indulge in the latest fashion trends without spending a fortune. Some of the affordable off-price must-haves can be found at T.J. Maxx, Marshalls, Bealls, Bealls Outlet and Macy's, to name a few.

Shopping fabulous fashions at great prices are not only fun, but also the savings is much welcomed. So -- get shopping!

If you have any comments or questions, please email me at: Shoptil@Hamptons.com

Repairing Sun Damaged Skin

BY AMY FITZGERALD

I first noticed significant signs of sun damage on my face while I was driving, trying to tackle that never ending "to do list." I glanced in the rear view mirror and I was surprised to see how many dark spots had appeared on my entire face and neck, seemingly overnight. I also noticed the sunspots were more prominent on the left side of my face. It had to have something to do with driving, as this is the side of the face exposed to the window. Had I been guilty of DWS, "driving without sunscreen?" What would the consequence of such a violation be and what steps were necessary to avoid it ever happening again.

With a bit of research, I learned that most of the conventional sunscreens on the market do not effectively protect our skin from the sun's harmful rays. They lack two of the essential ingredients, Zinc Oxide and/or Titanium Dioxide needed to protect our skin from both UVA, the rays that cause premature aging and UVB, the rays which cause sunburn and sun related



skin rashes. The UVA rays penetrate deeply, affecting the dermis, which is where our wrinkles are formed. They also penetrate through clouds and glass; hence they are the culprit causing those dark sunspots on the left side of our face, not to mention every other part of our body. Both UVA and UVB rays are damaging, causing skin cancers as well as vision problems.

One way to protect our skin is to make certain we are using the correct sunscreens. Be sure


the active ingredients in your sunscreens are either Zinc Oxide or Titanium Dioxide.

Now that we are aware of the fact that windows do not reflect the harmful UVA rays, as was once thought, it is most important that we apply the sunscreens containing Zinc Oxide and/or Titanium Dioxide, not only to our face and neck but the hands as well. The hands are constantly exposed and require the same care. Most women use a makeup foundation

containing some degree of SPF but it is not effective in properly protecting our skin from the sun. To insure we get the coverage we need, sunscreens with Zinc Oxide or Titanium Dioxide must be applied before makeup. Be aware the sun's rays are strongest between 10am and 4pm so it's best to avoid prolonged periods of time outdoors during these hours. While most of us have busy lives and find ourselves outdoors, wearing a hat and UVA/UVB protective sunglasses complete the necessary precautions.

The good news is most damage caused by the sun can be reversed with the many options available. Facials, using products such as skin brighteners and peels, assist in correcting damaged skin. Laser treatments, to remove dark spots, Botox, fillers and plastic surgery are all wonderful proven treatments available to rejuvenate your skin.

Ms. Fitzgerald is a Licensed Esthetician at the Cooper Plastic Surgery Center, Jupiter, Florida.





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WALTHAM A Corner, C/A, Rentable, Furnished, Walk to Clubhouse ..	\$29,900
WALTHAM E Corner, Lam. Flrs, Furn. 4★, Granite, Hurricane Shtrs ..	\$29,900
STRATFORD I New Design, Tile, Open Kitchen, Furn, Walk EG/Cib ..	\$39,900

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WINDSOR J Corner, Furnished, Walk to West Gate & Pool	\$29,000
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CHATHAM A Corner, Water View, Furnished, Move-in Condition	\$49,900

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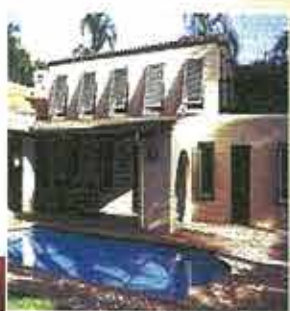
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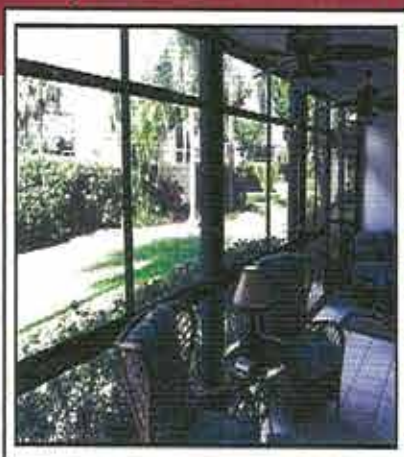
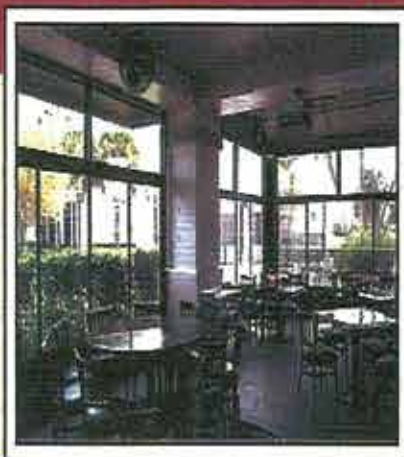
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• **...and Your Home!**



POLITICAL

Thanks to Congressman Murphy the UCO Reporter contacted our Social Security officials in West Palm Beach. As a result there will be representatives from Social Security in our Clubhouse every other Tuesday, 9am-2pm, beginning Sept. 16.

Patrick Murphy U.S. Congressman



Update on Local Social Security Office

Social Security is a promise to our nation's seniors, one that they have earned, that allows them

Patrick Murphy to retire with dignity and not have to worry about whether they will be able to put food on the table.

Beneficiaries expect to easily and effectively manage the Social Security system, which is why I am greatly concerned about the closure of the West Palm Beach Social Security Administration field office.

In August, I joined my fellow Palm Beach County Congressional colleagues, Reps. Ted Deutch, Alcee L. Hastings, Lois Frankel, in sending a letter to the Social Security Administration expressing our concerns with the closure of the current field office facility.

In our letter, we point out that closing this office will have a considerable impact on our constituents already enrolled in Social Security and will significantly burden those attempting to enroll in or navigate the system.

Seniors and disabled persons in our community deserve full access to the invaluable resources of the SSA through a physical office location.

With that in mind, I wanted to share with you an update regarding the relocation of the West Palm Beach Social Security field office. Please note that the location on Congress Avenue has been permanently closed.

As of August 21st, Social Security representatives are available to assist with limited service in temporary locations around the West Palm Beach Area.

Services including benefit verification letters, change of address and phone number, and direct deposit will be provided at the following locations and times:

- **Palm Beach County Library System of Palm Beach County – Gardens Branch**
11303 Campus Drive, Palm Beach Gardens, Florida 33410
Phone 561-626-6133
Monday, Tuesday, and Thursday – 10:00AM to 2:00PM
- **Palm Beach County Library System of Palm Beach County – Lantana Road Branch**
4020 Lantana Road, Lake Worth, Florida 33462

Phone 561-304-4500
Monday, Thursday and Friday – 10:00AM to 2:00PM

Social Security services are also available through Social Security's toll free telephone (at 1-800-772-1213 or TTY-1-800-325-0778) as well as online at www.socialsecurity.gov. Some of the services available online include:

- Apply for Social Security retirement/spouse/disability benefits,
- Get a replacement Medicare card,
- Apply for extra help with your Medicare prescription drug cost,
- Get a form 1099.

If you prefer to visit a neighboring Social Security office, the closest locations are:

- **Belle Glade** – 925 Se 1st St, Belle Glade, FL 33430 – 855-257-0983
- **S. Palm Beach** – Ste. 400, 621 NW 53 St., Boca Raton, FL 33487 – 877-467-1703
- **Port St. Lucie** – 6810 S US Hwy 1, Port St Lucie, FL 34953 – 866-366-1627

Please know that these temporary service hours and locations are subject to change, so please contact my office at (561) 253-8433 if we can be of assistance. Rest assured that I will continue to urge the SSA to swiftly secure a new West Palm Beach facility to continue providing services to our community.

Anne Gannon Constitutional Tax Collector



Anne Gannon

Nearly 80 percent of all property owners pay their tax bills in November to take advantage of the 4 percent discount. We are only 1 month away from the annual November rush to pay.

Be on the lookout for 2014 Property Tax and Personal Tangible Property Tax bills in early November. Bills can be viewed and paid online at www.pbctax.com. Our online payment option is open 24/7 and there is no waiting. Pay from the convenience of your home or office. E-checks are free. Credit card companies charge a convenience fee of 2.35% or \$2.35 (whichever is greater) to each transaction.

If you are new to online payments we have a short "how to" video for you. If you still have questions email us at Client_Advocate@taxcollectorpbc.com.

Taxes are payable November 1, 2014 through March 31, 2015.

Paying Online Pays Off

Increasing online tax payments is a key strategic initiative of our agency. Online payments are more efficient and the best alternative to costly "brick and mortar" service

operations. We redesigned our website to make it easier for our customers to use. Client feedback helped guide the web design priorities.

The results well exceeded target goals, including:

- 2013 online tax payment transactions increased by 46.11 % over 2012.
- Customer are spending less time finding what they need thanks to streamlined navigation. The number of page views it took to complete a visit decreased from an average of 21.67 to 2.8.
- The number of website visits increased by 439,779 visitors or 4,384% (May – December year-over-year).

These and other improvements were noticed and acknowledged. Our website recently received the 2014 Radiance Award from the Public Relations Society of America, Sunshine District. The Radiance Awards recognize outstanding public relations and communication programs.

Sign up for Smaller Payments

Do you prefer paying property taxes in quarterly payments? Sign up for our Installment Payment Plan. We are accepting online applications at www.pbctax.com for 2015 property taxes. Applications are due by April 30th.

Installment payments are due by the last day of June, September, December and March. Current plan participants do not need to re-enroll. Renewal is automatic when you make the June payment.

Property owners in the Installment Payment Plan receive a discount slightly under 4 percent.

REAL ID Deadline — Down to Double Digits

The first REAL ID deadline is just 60 days away. Anyone born after December 1, 1964, must have REAL ID compliant identification by December 1. Everyone else has until December 1, 2017.

REAL IDs include state-issued driver licenses and ID cards. REAL IDs have a star in the upper right hand corner. If your identification does not have a star then you need a REAL ID. Learn what you need to get a REAL ID at www.pbctax.com.

The REAL ID requirement is federal law. Congress passed the REAL ID Act after the 9/11 terrorist attacks on our country. Secure driver licenses and ID cards are required as a national strategy to prevent future terrorist attacks and identity fraud.

Don't Waste Your Hard Earned Money

Missing important tax deadlines may cost you more in late fees and penalties. Anyone that did not receive their 2014 Property Tax or Tangible Personal Property Tax bill can view and pay their bill at www.pbctax.com.

com. Our webpage is the only one stop shop available to our customers from their home or office.

We have several options available that make it easy for customers to stay current about payment deadlines and important changes in the laws or regulations. I hope you will:

- Sign up for Tax Talk, our monthly e-newsletter, at www.pbctax.com.
- Download our free app "In the Driver's Seat" available at the Apple app store, Google Play or Amazon.
- Follow us Twitter @TAXPBC.

Remember, our offices will be closed on October 13 in observance of Columbus Day.

Ted Deutch US Congressman



Creating economic opportunity and accelerating job growth remain top priorities of the American people. One of the most effective ways we

Ted Deutch can advance these goals is to build on the recent growth in the U.S. manufacturing sector. In Congress, my Democratic colleagues and I have developed a "Make it in America" agenda focused on investing in research and development, expanding training in advanced manufacturing, and helping domestic manufacturers export their products to new markets.

One of the most important priorities in our Make it in America agenda is the reauthorization of the Export-Import Bank, the official credit agency for American manufacturers looking to enter the global marketplace. Last year, financing from the Export-Import Bank helped 3,600 private companies add almost 300,000 jobs across the country without adding a dime to the deficit. In Florida alone, the Export-Import Bank has helped manufacturers earn more than \$7.2 billion in sales to other countries and supported over 46,000 jobs.

Unfortunately, today the Export Import Bank is in jeopardy. Without congressional reauthorization, the bank's charter will expire and the financing programs that help manufacturers compete will be terminated. Despite longstanding bipartisan support, Republicans in the House and Senate have refused to bring legislation reauthorizing the Export-Import Bank up for consideration.

Our international competitors have long provided financing for manufacturers looking to expand into the global marketplace. According to the National Association of Manufacturers, failure to reauthorize the Export-Import Bank would "give our competitors an advantage, harm job growth and create a large speed bump in our path

POLITICAL

to doubling exports.”

The Export Import Bank has opened new doors for so many businesses throughout Florida and across the country. Now is not the time to slam those doors shut. Legislation that keeps our manufacturing sector growing and creating new jobs should not be controversial in Congress. It is my hope that in the coming weeks, Republicans will join Democrats in support of a bill to reauthorize the Export Import Bank.

Paulette Burdick
Vice Mayor / Palm Beach County
Commissioner, District 2



Paulette Burdick state and local leaders and to set the course for our State and county. In addition to the candidates, there will be three constitutional amendments on the ballot that require voter approval to become part of the Florida State Constitution. Amendment Ond provides funding for conservation lands. Amendment Two would legalize “medical” marijuana which would require a doctor’s approval. Amendment Three would allow the governor to appoint judges before the current judge’s term expires. In 2000, the presidential election was decided by a couple of hundred votes. Two years ago, you state senator was elected by sixteen vote. You vote does mater. Please be sure to vote.

The deadline to register to vote for the November general election is October 6th, 2014. You may also want to request an absentee ballot so you can vote by mail. Call the Supervisor of Elections at 561-656-6200 if you need information on voter registration or absentee ballots. Absentee ballots may be requested right up to the election, but they must be received by the Supervisor of Elections by Election Day.

Palm Beach County new budget year begins on Wednesday, October 1st. Although property values are rising, the new budget will continue to short change many important areas including road construction and repair and code enforcement. The long-term deficit in road construction and repair is frightening; it is over one billion dollars. The deficit in code enforcement requires a small number of code enforcement officers to cover a tremendous area.

Autumn is upon us and hopefully that will mean some cooler weather even if the leaves don’t change colors. With the cooler weather it is easy to forget that we have two more months of hurricane season. Tropical Storm Issac was a strong reminder that we have to be prepared for the

unexpected during hurricane season – prescriptions should be refilled and you should maintain a supply of canned food and bottled water.

Please remember, I am here to help if you need my assistance. If I am not available, please speak with my staff. I or someone from my office attends every monthly UCO meeting. You may also call my office to setup an appointment. If you would like to speak with me personally, want a speaker for a group or just want to be well informed about important issues or events facing Palm Beach County, please send me an E-mail at pburdick@pbcgov.org or call 355-2202.

Ric Bradshaw
Sheriff



Ric Bradshaw My deputies have made many strides in improving driving in Palm Beach County.

Let’s start with aggressive driving. We’ve significantly reduced incidents of aggressive driving across our community, making roadways safer for all of us.

In the past six years, my deputies have written more than 10,000 citations for aggressive driving, often for a combination of speeding, improper lane changes, and being reckless toward other drivers. Many of those citations were handed out on Interstate 95 and other busy thoroughfares, including Yamato Road in west Boca Raton, where we had many complaints about aggressive driving and we responded quickly to address the problems.

The Sheriff’s Office got help in reducing aggressive driving from our other law enforcement partners, who we worked with on public awareness campaigns to educate motorists about the dangers of driving improperly.

By now, many of the violators have gotten the message: if you drive aggressively in Palm Beach County, you will pay the price for your actions.

For all the progress that we’ve made on our roadways, there is still room for further improvements.

My traffic division is now focused on slow drivers, who cause accidents or “near misses” because other drivers are trying to get around them. Florida, like all other states, discourages people from continuously traveling in the left lane on multi-lane roads and highways. You should use the left lane only when necessary, for passing, then get back over to the other lane.

We’ve had terrible accidents in our community that resulted from drivers going too slow in the middle or fast lanes. My deputies are pulling over slow drivers and giving them warnings or citations for failing to drive the speed limit.

Distracted drivers are a problem, too. These are drivers who are looking at their cell phones or texting while driving or they are simply not paying much attention to their surroundings and end up endangering themselves

and all vehicles and pedestrians around them. Just like with slow drivers, we’ve had an unfortunate share of tragedies involving distracted drivers, particularly inexperienced teenage drivers who were killed because they didn’t focus on the road.

We are also addressing pedestrian accidents, which we’ve had a lot in Palm Beach County. Too often, pedestrians get hit when they cross in the middle of the road instead of at crosswalks. We encourage pedestrians to increase their visibility at night by carrying a flashlight when walking and by

wearing retro-reflective clothing. And again, whenever possible, pedestrians should cross the street at a designated crosswalk. Like with other initiatives, my agency is working on reducing pedestrian accidents by partnering with state transportations officials to educate pedestrians on how to use crosswalks correctly.

So, overall, we’re taking many positive steps to make driving safer in our county. Please do your part in driving carefully so we can make sure our roadways are safe for everyone.

Attention Reclaimed Water Customers

Please take the time to read the following important message regarding your reclaimed water service.

What is reclaimed water?

Reclaimed water is domestic wastewater which has been treated and disinfected to a high degree so it can be safely used to irrigate golf courses and residential lawns. Reclaimed water must meet strict water quality requirements established by the Florida Department of Environmental Protection. Although reclaimed water meets most of the drinking water standards and is safe for human or animal contact, it is not intended for use as drinking water. It's always a good idea to wash hands thoroughly after contact with reclaimed water, especially before preparing or eating food.

Why use reclaimed water?

Using reclaimed water is a simple, low-cost, user-friendly way to help conserve our fresh drinking water supplies.

How is reclaimed water used?

- Irrigate lawns and golf courses.
- Irrigate flower gardens.
- Irrigate trees and shrubs.

What can't you do with reclaimed water?

- DO NOT DRINK RECLAIMED WATER.
- Do not connect any pipes to reclaimed water lines.
- Do not use reclaimed water to fill swimming pools, hot tubs, or wading pools.
- Do not use reclaimed water to irrigate edible crops that will not be peeled, skinned, or cooked before being eaten.

If you have questions about the use of reclaimed water in your community or to modify your reclaimed water system, contact Palm Beach County Water Utilities Department at 561-740-4600.

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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. 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

Berkshire E — 114: 1 Bedroom, 1 Bath, Immaculate. \$5,000.00 down, \$595.00 monthly. Including maintenance and mortgage. 7 year payoff. Call 561-596-8730.

Chatham M —261: - 2 Bedroom, 1.5 Bath. CAC, Waterview, Furnished, New Appl. Call 631-728-3766 or 914-648-0867.

Chatham M — Gnd Fl. Lk. View - 2 - 1.5 Bath, fully tiled - New A/C, Dishwasher/Hurricane Shutters. Call Adrienne Bartell @ 203-952-5262.

Sheffield I — 2 Bedroom, 1.5 bath, Corner ground floor, Renovated, new tile, central A/C. \$42K. Call 561-907-7441. <http://ltdinflorida.wordpress.com>

Waltham H — 2 Bedroom, 1.5 bath, Ground floor outside corner, Painted, Carpeted, Quiet, Bright. Call 561-727-5242.

Northampton I — 2 Bedroom, 1.5 Bath, Fully furnished, End unit, Gr. Floor Contact 687-3886.

Stratford — 1 bedroom, 1.5 bath, w-interview. C/A/H, can rent, new rugs and hot water- furnished. 561-616-0981 or 631-942-6500. Price \$25,990.

FOR RENT

Ground floor units — Yearly Leases. 1 Bedroom, 1.5 Bath - Furnished - \$625.00

2 Bedroom, 1.5 Bath., corner \$700.00. Possible Seasonal - Call 561-536-8488.

Wellington F — 1st floor, furnished, 1 Bedroom, 1.5 Bath, Water + Cable included. \$825 + Security. Call Rose @ 561-801-0394 or 561-856-2090.

FOR SALE OR RENTAL

2015 SEASONAL RENTAL WANTED Responsible tenant seeking furnished 2 bedroom 2 bath. Call Pat @ 561-689-3176.

MISCELLANEOUS

Propane generator, new, with full tank. \$75.00. Through the wall a/c, two years old. 14,000 BTUs \$85.00. Call Laurie @ 561-318-5032.

Experienced Certified HHA. Seeks employment. Please call Carmel @ 561-667-9347.

WANTED:- Bookkeeper — 1 or 2 days a week. Flexible hours. Experience Quickbooks @ \$12.00 hour. Close to village. Melanie @ 561-249-7162.

Sofa For Sale — \$175. An oldie, but goodie! Green brocade, “Vintage” sofa, two matching throw pillows, clean, perfect condition. Available by October 20. For info/photo please call 631-255-1040 (cell) or email: Shoptil@hamptons.com

Help Wanted- Qualified health care aide for CV resident who needs IV feeding. Approximately 40 minutes each evening and 10 minutes each morning. Call/leave msg. — 631-521-4945.

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A Dark and Stormy Night

BY KITTY GRAGG

Delia Duffy lived down the street from us. Her face was a mass of lines. Tiny wrinkles formed a net like pattern on it. She always smelled faintly of Evening in Paris and face powder. She wore copious amounts of powder in a shade of peachy pink that seemed could only be found on some senior citizen black market. Her hair was dyed dark brown and always neatly coiffed in a style reminiscent of a Gibson Girl. Inspired dentistry gave her a slight overbite. I say inspired because her teeth were false but this imperfection gave them a natural look. She was dignified, impeccably dressed and always wore pearls and button earrings.

She was from Ireland, County Kildare, I believe. Her late husband Thomas was also from Ireland. She was a good old soul, but like so many

forth with a running commentary on the evils of the world during Walter Cronkite. Daddy, never a man known for his patience, would sit in his chair and glare at her. Eventually he would get to the point where he could stand it no longer and retreat up to his room. Not dissuaded, Mrs. Duffy would keep chattering away until one by one, the rest of the family would be beaten down and follow daddy's example. She seemed oblivious to this exodus. I guess she thought that it was completely normal for an entire family to go to bed at 6:30 in the evening. We begged my mother to move her to the guest room but Mommy resisted, saying that she feared that if she got too comfortable, she would move in altogether.

As we became teenagers, Mrs. Duffy became a fact of our lives --

took the clouds with it when it went, leaving only a gentle breeze to rustle the maple trees and whisper at the windows. A bright, nearly full moon bathed the house in soft silver. Everyone was asleep. The house was silent.

Suddenly the stillness was shattered by blood curdling screams and a crashing commotion that shook the house and catapulted us all from our beds. One second later we were all charging down the dark stairs thinking we would find the Hounds of Hell tearing poor Mrs. Duffy limb from limb -- for surely nothing less could possibly account for this degree of terror.

We all huddled on the dim landing, while mommy and daddy debated who was going to go in and save her. As we crept to the shadowy hallway, we heard her yell "Thomas! Thomas, is that you?" Relieved that she was not being murdered but only having a nightmare about her late husband, we all managed to breathe again until we heard a quivering male voice answering back "Yes! Yes, it's me!"

This caused and immediate reaction in that we all spun around and started scrambling up the stairs, falling over each other in an effort to flee what was the apparent ghost of Thomas Duffy. During the ensuing gridlock and pileup on the stairs, someone noticed that Tommy was missing. Tommy! Where was Tommy? Tommy! Thomas! It was Tommy! Of course it was. It was his voice. We could still hear the shouting emanating from downstairs. "Thomas?" "Yes!" "Thomas, are you here? Are you alive?" "Yes, I'm alive!"

We all raced downstairs to see what could be happening. As we all burst into the room, our arrival brought new shrieks of fear, not only from Mrs. Duffy but from Tommy as well. For some unknown reason, several of the rest of us started

screaming also setting off a sort of mass hysteria where every shriek was answered by another. Gradually, reason was restored and we all returned to our senses. All except Mrs. Duffy, who had to be given several shots of brandy and cold compresses to her forehead before her complete sanity returned.

Candles were lit. A pot of tea was made and Tommy had some explaining to do.

He had gone out with his friends and got home very late. It was 2 a.m.

He thought that he would just quietly sneak in. So as not to wake daddy, he decided to sleep on the couch and face the consequences in the morning. The living room was only lit by moonlight so he had no inkling that as he approached the darkened couch to flop himself down, that he would land squarely in the middle to the hapless Mrs. Duffy. Her screams, along with the shock of the encounter, caused Tommy to leap across the room, flipping the coffee table and scattering its contents. Poor Mrs. Duffy, scandalized to be awakened in such a manner, could only associate this level of intimacy with her dearly departed Thomas

Suddenly the stillness was shattered by blood curdling screams and a crashing commotion that shook the house and catapulted us all from our beds.

people who came into our lives, Mrs. Duffy never left. My parents seemed to be collectors of people and our house was the museum where that collection was displayed.

Throughout our childhoods, we attracted an assortment of characters. Some stayed long enough to be an amusing story told at dinner. Others stayed around until they were assimilated into the family. They were the ones that were invited to our confirmations and graduations. Mrs. Duffy became one of these.

TosaythatMrs.Duffywasafraidof storms would be an understatement. I have never known anyone as afraid of anything as much as poor old Mrs. Duffy was of thunder and lightning. She was alright as long as Thomas was alive, but when he died she could not bare to be alone during a storm. So it was no surprise that, given the proximity of her house to ours, she asked my mother if she could come and stay with us when there was a storm. It was also no surprise that my mother said yes.

something that had to be accepted as unchangeable and just slightly bothersome. It was perfectly normal to come in late at night from a date or with friends and find her asleep on our couch. We would then have to tiptoe out of the room and explain who she was and why she was there.

One particular dark and stormy night lives in infamy in our family lore. It started out as any Mrs. Duffy visit, except that she came later than usual.

The storm that night was ferocious and the electricity went off sometime around midnight, long after we had all retreated to bed. My brother Tommy, was eighteen and quite the man about town. He was already out for the evening when daddy brought Mrs. Duffy home.

It was late. It was quiet. The storm was long over and the wind

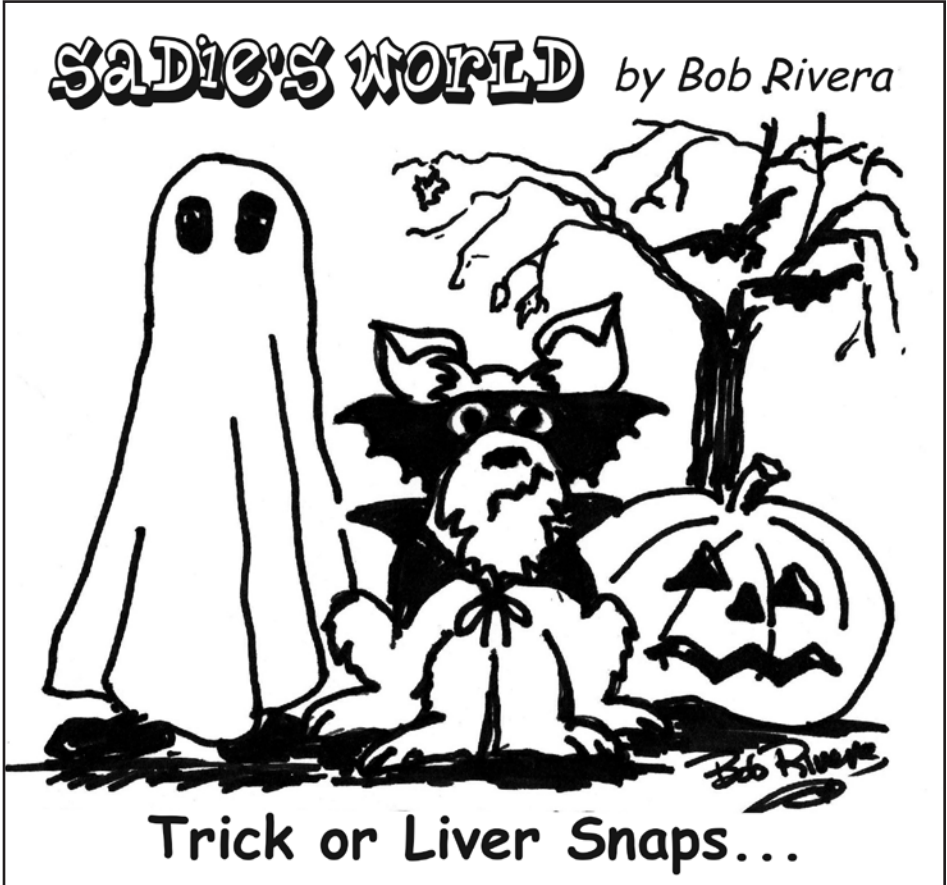
This caused and immediate reaction in that we all spun around and started scrambling up the stairs, falling over each other in an effort to flee what was the apparent ghost of Thomas Duffy.

whom she repeatedly called out to. Our Tommy, or Thomas as he was sometimes called by the older generation, kept answering her not realizing that the poor thing's horror was compounded by her thinking that she was indeed speaking with the late Mr. Duffy. Who knows how long this comedy of errors would have gone on had we not come in when we did.

After that night, a few things changed. Mrs. Duffy no longer slept on the couch and I don't think Tommy ever sat on it again. On future visits, she would sleep in the guest room. She was in our lives for another seven years until Mommy finally had to contact her nephew to say that she needed full-time care. The onset of her senility, as it was called then, became apparent when she began insisting that daddy and Ed Sullivan were one and the same. But it wasn't until she began spitting obscenities at the cast of the Beverly Hillbillies and making rude and lascivious remarks about Jethro that she had to go to a nursing home. She died soon after but lives on in our family's collective memory and at some point during every thunderstorm, I think of her. No doubt Tommy does too!

On stormy nights, the inevitable phone call from Mrs. Duffy would be met with groans from us children, a quiet resignation from daddy and warnings to all of us to be polite from mommy. My father would go pick her up and she would arrive with her overnight bag to sleep on the couch in our living room.

Unfortunately, our television was in the living room and Mrs. Duffy wanted to go to sleep at 8 o'clock so she expected us all to be out of the room by then. Until that hour, she would make polite conversation that would drive all of us to distraction. She would make clicking sounds with her tongue if there was something on the television that she disapproved of and hold



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Monday	Tuesday	Wednesday	Thursday	Friday	
We are your onsite neighbor in the Century Medical Care Center, Suite 200		1 10am Insurance Lecture - Which is best for you?	2 10am Long Term Care policy review. Bring your LTC policies for a free review.	3 10am Homecare 101 - Who pays for it when I need it?	
6 11:30-1pm Medical Monday lunch with the Doctor.	7 9-10am Blood Pressure Clinic Come by the office for a free check. 12 n LUNCH Don't have a Long Term Care Policy? We have the program for you.	8 11am Ladies Fashion, Accessorizing Tips, Make you look Younger, Slimmer and Happier.	9 2pm Muscular Dystrophy Association, Services and Community Resources.	10 2pm "Thanksgiving" - Trustbridge Snacks provided.	
13	14 9-10am Blood Pressure Clinic Come by the office for a free check.	15 2pm Ladies Tea Party	16 10am Division of Senior Services Do you know what county benefits are offered?	17 2pm The Karp Law Firm What benefits are available for you and how do may become eligible?	
20 11:30-1pm Medical Monday lunch with the Doctor.	21 9-10am Blood Pressure Clinic Come by the office for a free check.	22 11am Elder Rights - Area Agency on Aging	23 10am American Eldercare - The Benefits of the States Long Term Care Program.	24 10am Investments 101 with Stas Polites What's Involved, What are they?	
27 2pm - Do you have your house in order? Importance of POA, Advanced Directives, Living Will and avoid Guardianship. Snacks provided.	28 9-10am Blood Pressure Clinic Come by the office for a free check.	29 11:30-1pm Luncheon with Dr. Dan Pero - "Healthy Aging, changes at 60 yrs, 70 yrs, 80 yrs, and Beyond.	30 10am Arden Courts breakfast Don't let Alzheimer's scare you, know the facts!	31 2pm Halloween Party - Come dressed in your costumes for chances to win raffle prizes.	

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Northampton L tile, unfurnished, bike path, pools \$650
Northampton I unfurn., garden view, close to parking \$650
Northampton L tile, unfurn., bike path \$650
Berkshire A furn., tile, water view, corner, near laundry \$700

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Waltham A carpet, furn., C/AA, east gate, bike path \$650

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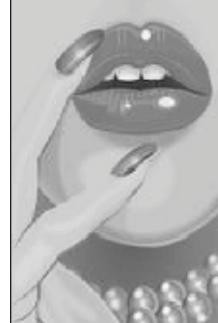
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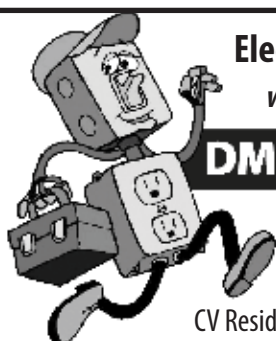
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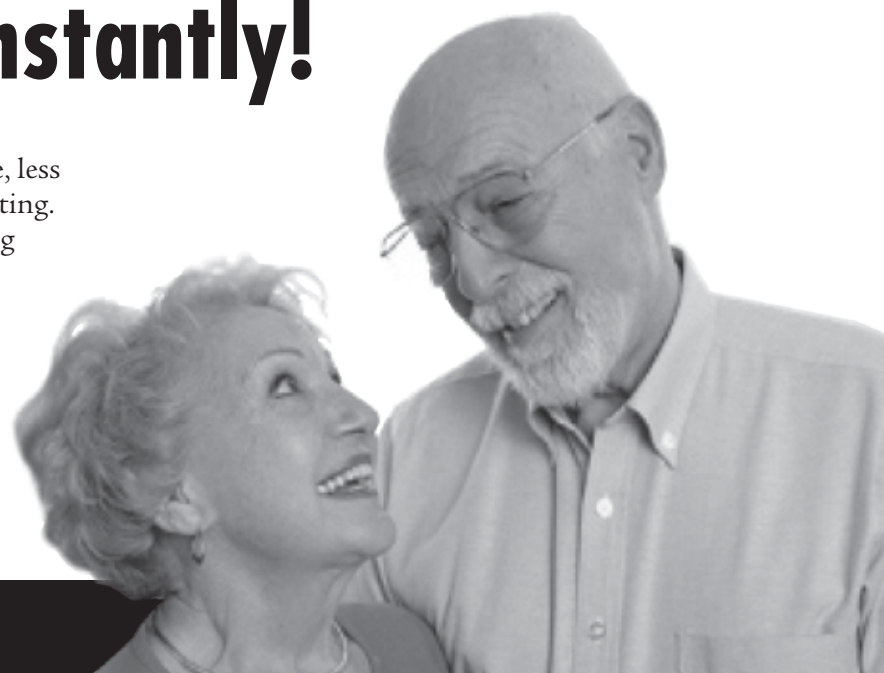
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B U S S C H E D U L E S

Shuttle Bus Route External						Perimeter Run at 12:45 PM				Effective October 1, 2014							
Clubhouse	9:00	10:00	11:00	12:00	0:00	1:00	2:00	3:00	4:00								
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								
Walmart / Jog	9:22		11:22	#		1:22		3:22									
Century Plaza	9:26	10:26	11:26	#		1:26	2:26	3:26	4:26								
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								

Excursion Trips

Wednesday	October 1	Boynton Beach Mall
Wednesday	October 8	Festival Flea Market
Wednesday	October 15	Wellington Mall
Saturday	October 25	Green Market / City Place
Wednesday	October 29	Gardens Mall

NOTE NEW TIME CHANGES

EXCURSIONS DEPART CLUBHOUSE AT 10:00 A.M.
AND RETURN ABOUT 3:00

Mall Bus Route													
Clubhouse	9:00	10:00	11:00	#	12:00	1:00	2:00	3:00	4:00	5:00			
Morse Home Drop off	9:05			#	Drivers					5:09			
Dr. Sapenoff	9:09	10:09	11:09	#		1:09	2:09	3:09	4:09	5:18			
Pine Trail	9:18	10:18	11:18	#	Lunch	1:18	2:18	3:18	4:18	5:23			
Walmart / Military ONLY Mon, Tue, Wed	9:23	10:23	11:23	#		1:23	2:23	3:23	4:23	5:28			
Winn Dixie / Kmart - No Friday Service	9:28	10:28	11:28	#		1:28	2:28	3:28	4:28	5:33			
Dollar Tree - No Friday Service	9:33	10:33	11:33	#		1:33	2:33	3:33	4:33	5:36			
Church	9:36	10:36	11:36			1:36	2:36	3:36	4:36	5:38			
Village Commons	9:38	10:38	11:38	#		1:38	2:38	3:38	4:38	5:55			
Morse Home Pickup						1:45							
Clubhouse	9:45	10:45	11:45	#		1:55	2:55	3:55	4:55				

FRIDAYS - El Presidente Shop Center
Depart: 11:00 Pickup 1:30 pm

Publix's Express						Publix's Express							
Perimeter Drive	8:45			#									
Clubhouse	9:00	10:00	11:00	#	12:00	1:00	2:00	3:00	4:00				All riders MUST show The Century Village ID
Publix	9:15	10:15	11:15	#	Drivers	1:15	2:15	3:15	4:15				
as Requested POINT OF SERVICE				#	Lunch								
Clubhouse	9:45	10:45	11:45	#	12:45	1:45	2:45	3:45	4:45				NO Saturdays or Sundays
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			Holiday Bus will run on: New Year's, Thanksgiving and Christmas Day
Pine Trail	9:07	10:07	11:07	#	Lunch	1:07	2:07	3:07	4:07	5:07			
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	11:42	#		1:42	2:42	3:42	4:42	5:42			
Emporium Shoppes	9:44	10:44	11:44	#		1:44	2:44	3:44	4:44	5:44			
Lowes	9:45	10:45	11:49	#		1:49	2:49	3:49	4:49	5:49			
Bellantes	9:47	10:47	11:51	#		1:51	2:51	3:51	4:51	5:51			
Perimeter Drive		On Request					On Request						
Clubhouse	9:52	10:52	11:56	#		1:56	2:56	3:56	4:56	5:56			

Internal Bus Schedule

Internal Bus Route # 1						Perimeter Run @ 8:45 am & 11:45 am				Effective October 1, 2014					
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						
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		(Upon Request)													
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	8:40					1:40					6:40	7:40			
Clubhouse	8:50					1:50					6:50	7:50			

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		(Upon Request)													
Clubhouse	8:28	9:28	10:28	11:28		1:28	2:28	3:28	4:28		6:28	7:28	8:28		
Publix			10:35				2:35								
Clubhouse	8:45	9:45	10:45	11:45		1:45	2:45	3:45	4:45		6:45	6:45	6:45		

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
Bedford C	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
Wellington Circle	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		(Upon Request)													
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				11:35				3:35							
Clubhouse	8:45	9:45	10:45	11:45		1:45	2:45	3:45	4:45		6:45	7:45	8:45		

Please note: on Saturdays ALL the Internal Bus Routes will drop off at Anshei Sholom on the 9 AM run.
the internal bus routes # 1 & # 3 drops off at Hastings fitness center 8AM & 1 PM & on REQUEST at other times. #2 route runs ALL day.
All Internal Busses will ON REQUEST complete a Perimeter Drive Run at

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Bus Trip

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UCO Communications Center

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Channel 63 Cake

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Channel 63 Staff

Photo by Bob Rivera



CSI Meeting

Photo by Howie Silver



Labor day at Temple Anshei Sholom

Photo by Howie Silver



Labor day at Temple Anshei Sholom

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Social Security Sign Up

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