

Snowbirds Get the Vote

BY ANITA BUCHANAN

At the Delegates Assembly on Friday, October 3, 2014, seasonal residents (“Snowbirds”) finally got their due. Delegates approved a proposed by-law change calling for the 2015 budget to be presented to delegates for a vote in January instead of October. The effect of the change is that the 2015 budget will be voted on by delegates in January 2015, with the official Budget Year to begin in April 2015, and so on annually.

Snowbirds, approaching 50 percent of the Century Village population, tend to be in residence in greater numbers in January than October, and as a result of their absence, we have lost the input of a major share of owners in the budget process. With a January budget vote, more of their voices will be heard. Congratulations, Snowbirds. Your views matter, your involvement is welcomed, and your votes will make a difference on the issues shaping governance of the Village.

As a framework for the budget discussion, Treasurer Howard O’Brien reported Revenue in Excess of Expenses of \$429,133, Total Current Assets of \$2,357,764, Cash of \$2,333,608 and Fully-Funded Reserves of \$1,004,065.

The vote to change Article VII, Section C of the By-Laws to extend the budget vote to January was made after a lot of back and forth to get to the correct language: “The Chairman of the Budget and Finance Committee shall, with the assistance of the Committee, prepare an annual budget to be approved by Officers, the Executive Board and the Delegates Assembly in January.” The motion passed, with 114 in favor, 19 opposed, 3 abstentions. The budget will be presented in January and become effective in April 2015.

Other points of discussion on the budget:

- David Israel noted that Andy Rosen of UCO’s management company, Seacrest Services, said that the Budget Year change would be no problem for association budgets and Howard O’Brien concurred
- Jerry Karpf suggested that Howard arrange a class for associations which may have questions arising from the change in Budget Year
- Howard reported that, in the first quarter of 2015 until a new budget is voted on and goes into effect April 15, UCO will operate on a blended rate of the current 2014 and proposed 2015 budgets,



amounting to \$75.19 per month, an increase of \$2.47 over the previous budget

- The 2014 portion of the blended rate includes current Wi-Fi-funding; the 2015 portion does not
- Howard noted that the proposed 2015 budget includes a \$3.09 total monthly increase and that a vote to continue Wi-Fi would amount to a total increase of \$5.09
- A motion was made to transfer all accumulated Wi-Fi funds into UCO Reserves. The motion was voted down, 63 in favor, 78 opposed. A motion for a roll call was voted down decisively.

Once again Wi-Fi remains a polarizing issue. The January Delegates Meeting budget vote is critical, and all delegates are urged to attend and vote.

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REMINDER

DELEGATE MEETING

Friday 11/7/14
9:30 a.m. in the Theater

EDITORIAL

Our Village ‘Moving Forward’

BY MYRON SILVERMAN AND JOY VESTAL, CO-EDITORS

Changes, changes, changes! If you’re a seasonal resident and you didn’t have access to our newspaper, website or Channel 63 while up north, you will now quickly see that our Village is on the move.

At the October delegate assembly meeting, a vote was approved to change the budget year. Hopefully this is just the beginning. In time there may be votes on a Village Wi-Fi system, one-vote-per-unit-owner,

and who knows what will be next? Of course every issue is first carefully vetted by the Bid Committee, the Officers and the Executive Board before it is presented to our Board of Directors. Board of Directors? For those who might not be familiar with the term -- it’s our delegates.

As part of the expansion of our communications program, Channel 63 is filming and broadcasting various UCO monthly meetings.

So far the Officers and Security Committee meetings have been filmed. If you haven’t taken advantage of watching them, you are missing the opportunity to watch for yourself how our Village business is being conducted. Rather than taking another person’s interpretation, watch them and form your own opinions.

Continued on page A2



MONTHLY BUS SCHEDULE — SEE PAGE B30

UCO DELEGATES MEETING

OCTOBER 3, 2014



Photo by Howie Silver

UCO President David Israel opened the meeting 9:30 A.M.

One Hundred Fifty One delegates attended. We have a quorum.

Ed Grossman is recording the meeting. The delegate meeting is being videotaped.

PBSO LT Hill led us in the Pledge of Allegiance

Law Enforcement Report: Lt. Hill stated things in the Village have been very quiet.

Report jewelry taken from an apt. Keep close eye on your accounts stay on top of them.

Guests: Jamie Goodman Circuit Judge Elect, Peyton McArthur Candidate for Port of Palm Beach Commissioner and the IG John Kerry. Minutes accepted as corrected.

Mr. Israel stated that a very important vote will be taken today

Treasurer Howard O'Brien: in packet is financial statement. We have Revenue of \$ 429,000.00. We have Reserves of \$1,400,000.00.

Talking about a Bi-Law change we need somebody to make a motion to move budget which would have been presented this month to January to include seasonal residents.

A motion was made by Herb Finkelstein to extend the monthly budget into the first quarter of 2015 and seconded by Suzie Byrnes. Motion was withdrawn by Herb Finkelstein and seconded by Joyce Reiss.

A motion was presented by Suzie Byrnes to change the presentation of budget year to January instead of October to go into effect April 1, 2015. A vote was taken 114 in favor 19 opposed 3 abstentions. Motion passes.

A motion was made by Herb Finkelstein to extend the monthly budget into the first quarter of 2015. Motion seconded by Suzie Byrnes. A vote was taken 118 in favor 13 opposed 1 abstention. Motion passes.

Howard stated as the result of accepting the move on the bi-law and extending the budget of 2014 on a monthly basis for the first quarter we will have a blended rate given to the property managers of \$75.19 is an increase of \$2.47 over the previous budget, anticipating that the budget

as presented will be passed.

Jean Dowling made motion to transfer the WI-FI accumulated funds into the UCO Reserves and that such action should be irrevocable and not subject to change at future UCO meetings. Mr. Israel stated that due to ancient rules against such perpetuities no one can dictate how to spend the money. Therefore the motion is rendered out of order.

Jean Dowling made another motion to have transferred all dedicated WI-FI funds to UCO Reserves. Olga Wolkenstein seconded the motion. This motion did not pass.

Officer's Reports: Pat Sealander stated that the schedule for October line 5 for transportation should read Tuesday. Bob Marshall thanked all the volunteers for a great job being done with the bar codes. Bob is asking all those that have not gotten their bar code should do it now before the seasonal residents return. He also stated if it should get extremely busy during season, Ed Black will be handing out numbers for the bar codes. Bob also mentioned that if you have been away and your tv's are not working, it may mean that you need new Comcast box or boxes. Call

Comcast and have a box sent to you or go over and pick one up yourself. If you receive a bill from AMR for transport, do not pay that bill, bring it into the office and see me. We will take care of it if possible. Joy Vestal announced that the first session of Social Security at the clubhouse had 70 residents in attendance. The dates for Social Security will be October 14 and 28. Dom Guarnagia stated that October is still hurricane season and he has some reminders. Marcia Ziccardy mentioned that FPL is starting to look at the 40 year look back. She would implore you to have a great deal of money in your reserves. Phyllis Siegelman would like the names of those making motions and those that are seconding the motions.

Connie Kurtz has a reminder to vote on November 4. No early voting at Library on Okeechobee Blvd.

Lynda Anton outreach coordinator for JBI Talking Book Library Program. Any persons with eye problems or diseases may have any books in different languages and can keep books till not needed. It is a nationwide program. She would like to see more persons from CV using the service. I will be in clubhouse lobby from 9:30 to 11:15 on the second Monday of each month. Coming dates October 13, November 10 and December 8. Telephone number 561-598-9345.

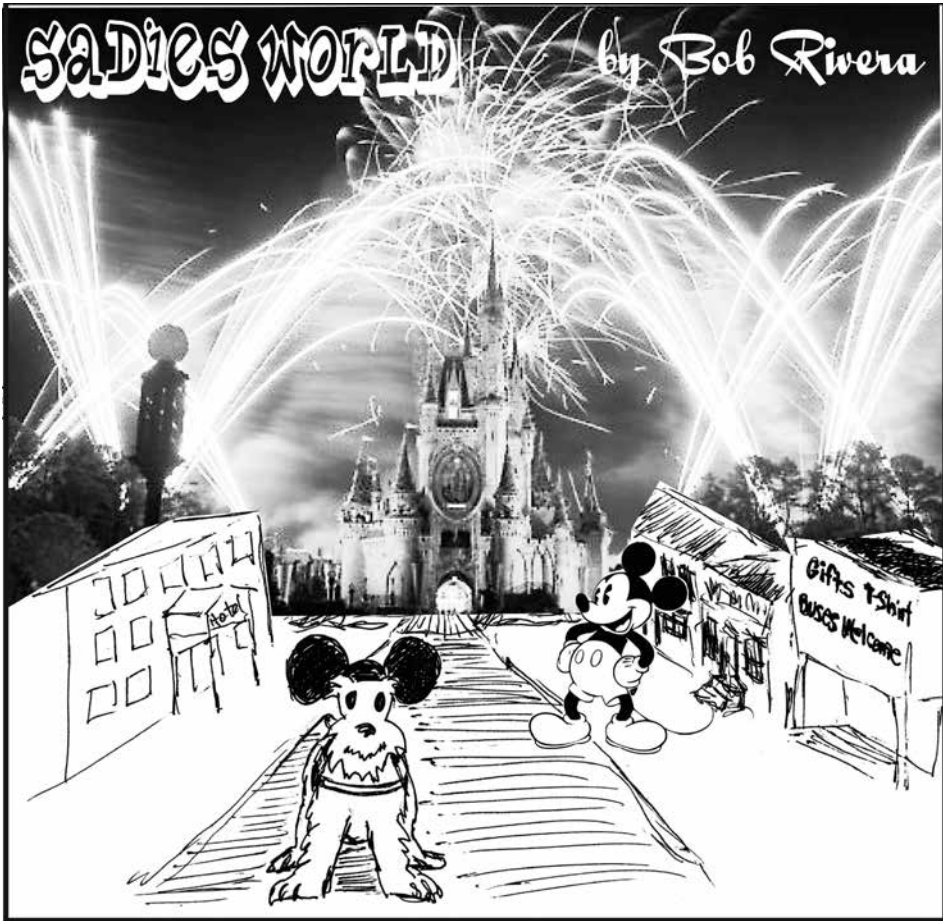
Good of the Order: PRPC has open meeting October 16, 2014 in clubhouse Room B - Time 10:00 A.M.

Ed Grossman requested a moment of silence for those that have been killed by ISIS.

CV Messenger Club meeting will be in the clubhouse .

The Delegate Meeting was adjourned 11:10 A.M.

Minutes submitted by Phyllis Siegelman, UCO Recording Secretary



EDITORIAL

Our Village 'Moving Forward'

Cont'd. from A1

Counting Our Blessings

Since this is the November edition of the paper, we thought we would think about how we should be thankful for our many blessings. Unfortunately there are many among us who are struggling to meet the daily needs of living — some without shelter and others without adequate food. We are also reminded in these stories that there are many of us — residents — who are more than willing to give the time volunteering to help those in need. We are thankful for them and very proud as well.

So enjoy the upcoming season everyone, enjoy the Village, enjoy the warm Florida weather, and most of all enjoy the *UCO Reporter*.

— Myron Silverman, Co-Editor
and Joy Vestal, Co-Editor

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The President's Report

Welcome Back, Snowbirds

BY DAVE ISRAEL

Over the next four months, some six thousand of our seasonal residents will return to their homes in Century Village. There are so many tasks involved in opening your apartment and reintegrating into the Village recreational vacation lifestyle. Turn on the water, electricity and cable box, start mail delivery, and In the midst of all of these issues, do not forget your responsibility as a property owner in our Village.

One of my major initiatives has been to engage our seasonal residents in the major decisions required in the governance of Century Village. The first key accomplishment in this endeavor has been to promote a bylaw change to move the UCO budget year forward to April; thus the budget will be presented to the delegate assembly for approval in January, when most of our snowbirds are in residence. In addition, we will present another bylaw change to allow the “line item veto” to enable the delegate assembly to make changes in individual items in the budget.

Another issue of great import which will be presented to our delegate assembly is the question of Wi-Fi; by this I mean campus-wide wireless communications, both interior to our units and also everywhere present outdoors. I sincerely hope that our delegates will support the UCO program for true Wi-Fi, and not be seduced by the Comcast hot-spot program being advocated by the “opt-out” crowd, which is designed to further enslave us to the Comcast wire. The

latter is not true Wi-Fi, but rather a local area network for individual buildings only. Also note that this “no-fi hotspot” is an open unsecured network. Please wait for and vote for the UCO everywhere-present Wi-Fi project.

What else is on the agenda? Well, of great importance is “one vote per unit.” Yes, I know this has been tried before and failed, but I intend to try again and hopefully we shall succeed.

So, what I am asking is that you, our seasonal residents, get engaged, come to meetings and take this opportunity to participate in the budget process. You are now part of the body politic. Use this opportunity wisely and get positively involved. Eschew the negativity of a few non-contributors; come to the delegate meetings, accept responsibilities in your buildings and the Village as a whole.

This hopefully is just the beginning of more participation for our seasonal residents.

Finally, I have restarted my “coffee hour” discussions with association presidents and board members. These talks are wide ranging, and no topic is off-limits. As a board member, you may expect a call inviting you to one of these meetings, which will give you the opportunity to hear about new endeavors and ask questions. Please take this opportunity to chat and discuss in small groups with yours truly, your UCO president. You may learn some interesting stuff and may teach me a thing or two. I really look forward to these talks, and I hope to see you soon at meetings and at our delegate assemblies.

I sincerely hope that our delegates will support the UCO program for true Wi-Fi, and not be seduced by the Comcast hot-spot program being advocated by the “opt-out” crowd, which is designed to further enslave us to the Comcast wire.

November 2014 UCO Monthly Meetings

MON NOV 3	EXECUTIVE BOARD	ROOM B	1:30 PM
TUES NOV 4	TRANSPORTATION	CARDROOM B	9:45 AM
WED NOV 5	PROGRAM & SERVICES	UCO	11:00 AM
FRI NOV 7	DELEGATE ASSEMBLY	THEATER	9:30 AM
	REPORTER	UCO	1:00 PM
	SECURITY	UCO	2:00 PM
TUES NOV 11	BEAUTIFICATION	UCO	9:30 AM
	STUDIO 63	UCO	11:00 AM
THUR NOV 13	C.O.P.	ROOM B	9:30 AM
MON NOV 17	C.E.R.T.	ART ROOM	3:00 PM
	AMPLIFIED PHONES	MUSIC ROOM B	1-3 PM
THURS NOV 20	BIDS	UCO	10:00 AM
TUES NOV 25	OPERATIONS	UCO	10:00 AM
WED NOV 26	OFFICERS	UCO	10:00 AM
THURS NOV 27	UCO CLOSED		
FRI NOV 28	WI-FI	UCO	1:00 PM
MON DEC 1	EXECUTIVE BOARD	ROOM B	1:30 PM
TUES DEC 2	TRANSPORTATION	CARDROOM B	9:45 AM
WED DEC 3	PROGRAM & SERVICES	UCO	11:00 AM
THURS DEC 4	INSURANCE PRESENTATION	ROOM C	9:30 AM
FRI DEC 5	DELEGATE ASSEMBLY	THEATER	9:30 AM
	REPORTER	UCO	1:00 PM
	SECURITY	UCO	2:00 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

EXECUTIVE BOARD

Ruth Bernard-Dreiss	Mary Patrick-Benton
Roberta Boehm-Fromkin	George Pittell
Suzie Byrnes	Mike Rayber
Ken Davis	Joyce Reiss
Fausto Fabbro	Bob Rivera
George Franklin	Toni Salomento
Herb Finkelstein	David Saxon
David Givens	Howard Silver
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:

LETTERSTOTHEEDITOR: 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 prior to 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.

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.

Wi-Fi Opposed

As a retired electronic engineer with years of experience, and an owner in Andover L, I would like to voice my opinion about the implementation of a Wi Fi network in CV. Here are my reasons:

1 — Wi Fi is very expensive to install and maintain. Costs to keep this service operational in CV will continually escalate and will be a big future financial burden to CV residents.

2 — I believe David Israel has done many good things for CV, and I support him strongly; however, when I see him supporting this budget busting Wi Fi program it makes me wonder why he works for free.

3 — I have used the Wi Fi at the clubhouse and the pool areas. The clubhouse Wi Fi works fine, but I have found the pool areas too bright for using my laptop effectively.

(Recommend a Wi Fi room at the clubhouse to accommodate the Wi Fi users.)

4 — The use of using the Wi Fi for security cameras is not a valid one. This can be accomplished more effectively by other methods.

5 — Most CV residential buildings already have Wi Fi in the apartments using the present internet provider system.

6 — If this Wi Fi system is installed I can guarantee that there will be a continuous stream of complaints and dissatisfied customers due to the complexity of maintaining this system.

7 — Security of Wi Fi is non-existent. There will be costly lawsuits due to hacking into personal accounts.

I know the Wi Fi issue has been taken off the 2015 Budget — it should be also be taken off all future budget proposals. Twenty years ago, the total CV HOA dues were \$180/month; now my dues exceed \$400. We have to cut costs, not propose budget busting programs like Wi Fi!!!!

— Thomas Kansas

Bus Schedule Changes Draw a Crowd

Today being deadline, I found it important to let you know how many soaking wet residents made the extra effort to go out in the heavy rain at 9:00 a.m. today for the Transportation committee meeting. Many residents came with their complaints about recent schedule changes. Lori, quite calm, was able to explain and answer questions well. My purpose in attending was to be sure that someone from the bus COMPANY would be

there to support Lori.

Inasmuch as I had been in her shoes when the current contract went into effect, I spoke out (again) about the bus company's lack of SIGNS on all 4 sides of each bus. Perhaps this time we will have the correct reaction.

While there were very few drivers criticized, one topic came out strongly: "where is our UCO officer?" Many would have appreciated the attendance of Marcia Ziccardy, V.P. Thus, my letter.

— Dot Loewenstein

SOCIAL SECURITY REPS FOR NOVEMBER

Due to the holiday on Tuesday, November, 11, the Social Security Representatives will be in our Clubhouse on Tuesday, November 18 and Tuesday, November 25.

DAYLIGHT SAVINGS TIME

It's time to change the clocks. Remember, it's Fall so that means the clocks go back an hour. When?
Sunday, November 2, 2014
2:00 AM back to 1:00 AM

Channel 63 Schedule

MORNING

- 7:30 Laugh On
Meet Your Neighbors — Seacrest
Tales From Here There & Everywhere — Ghost Stories
The Village Has Talent
Who's Afraid of the Wolf — Maurice Washington
- 8:55 CV News — Joy Vestal
- 9:00 Delegate Assembly airs daily from Nov. 8 until Nov. 14
Various UCO Meetings

AFTERNOON

- 12:00 Laugh On
Meet Your Neighbors — Seacrest
Tales From Here There & Everywhere — Ghost Stories
The Village Has Talent
Who's Afraid of the Wolf — Maurice Washington
- 2:00 Laugh On
Meet Your Neighbors — Nada Tauber
Tales From Here There & Everywhere — Ghost Stories

- The Village Has Talent
Who's Afraid of the Wolf — Maurice Washington
- 4:00 Club Announcements
- 5:00 Throwback Thursday
- 5:55 CV News — Joy Vestal

EVENING

- 6:00 Delegate Assembly airs daily from Nov. 8 until Nov. 14
Various UCO Meetings
- 7:00 Sports Talk
- 7:30 Special Program — Halloween Dance
- 8:00 Laugh On
Meet Your Neighbors — Seacrest
Tales From Here There & Everywhere — Ghost Stories
The Village Has Talent
Who's Afraid of the Wolf — Maurice Washington
- 11:00 The Vanishing Shadow Serial Mystery
- 12:01 Midnight Mystery

VICE PRESIDENTS' REPORTS



Dom Guarnagia

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

Most of us have vehicles and are aware of the changes going on throughout the Village. Some see new projects evolving as they ride the bus, but the seasonal residents are most pleasantly surprised upon their return. Spring, Summer and Fall are the times when plans are brought to fruition and a wonderful life style is both preserved and enhanced to be enjoyed by a doubling of the current residency escaping winter's snow, ice and cold. Not all changes occur during their absence but enough to generate new interests and make existing ones more enjoyable.

Operations Committee meetings between UCO Officers, Eva Rachesky (WPRF Vice President) and Dan Cruz (WPRF Regional Facilities Manager) have occurred monthly, judiciously planning, reviewing and selecting budgeted projects to be performed and completed in a timely fashion; UCO has made strides toward procuring new Contracts for Landscaping/Irrigation, as well as Security, to beautify and protect everyone's safety and pleasant surroundings. They will be described in depth in other articles. I will enumerate a few current things that have been completed for our enjoyment this coming season or will be finished shortly.

The Southampton Pool has been renovated and meets the standards set for the other community pools. The new game for seniors, Pickle Ball, has resulted in the conversion of the practice tennis court into two (2) new courts designated for the new shorter tennis-like game.

The Hastings Complex has had indoor and outdoor improvements. Outdoors the area in front of the entry doors has been elevated and the traffic direction reversed to allow alighting step-challenged people the

opportunity to exit the vehicle from the passenger's side and be on the floor level within, eliminating a step. Further, designated HP parking spaces have an inclined walk in front of the parking space to deliver those arriving and parking. The bus route drop-off has been reversed so passengers can get on or off the bus within the parking lot. Finally, the Ladies and Men's Locker Room Shower Areas will be renovated, each with four (4) new shower stalls w/ seats and floors that have no curb to step over, allowing anyone to enter/exit with ease. The carpeting beyond the lobby in the Main Clubhouse has been replaced and the Party Room and stairways will soon follow.

Perhaps the greatest impact upon the arrival of the seasonal residents will involve a brief inconvenience, requiring entrance through the Gate Houses showing a Century Village I.D. and driver's license. The equipment that read our Transponder is no longer manufactured and lightning strikes have rendered the existing components inoperable. UCO has installed a new system that reads only a 2" x 4" charcoal-colored Bar Code decal. To date, 3,000 of those in residence have had the new decal installed. This allows those returning to have the new decal applied to the Passenger side rear window for a flawless entry using the former transponder lane at both gates. The decal will be available at the UCO Office with current and most likely extended hours will be available for an expeditious installation. We have had six (6) continuous months installing decals to make the conversion a speedy process. Details will certainly appear elsewhere in this edition with the emphasis on carrying out an orderly process.



Joy Vestal

Cambridge • Canterbury
Chatham • Dorchester
Kent • Northampton
Sussex

Recently I had a new association president stop by the UCO office for a chat. She is enthusiastic and

organized. I was impressed with her approach to her new position. She had many questions that I tried my best to answer. She also asked for a copy of the CERT form that all buildings should have filled out and returned. What a refreshing conversation we had. I encouraged her to stop by anytime she has a question or just to chat.

I am going to try having officers -- new and experienced -- from the associations in my quadrant meet with the UCO officers for a good old "bull" session. Our "seasoned" officers are a great source of information, some funny and some very serious issues that they have experienced in their buildings.

In the meantime, there are some activities coming up including a luncheon to reward our large corp of volunteers and our annual Centenarian Luncheon when we honor our 100- year old and over residents. Remember we are "Century Village" so who better than us to celebrate this momentous occasion for this group of honored residents? So let's enjoy the season and our great Village.



Marcia Ziccardy

Berkshire • Camden
Hastings • Salisbury
Somerset • Wellington
Windsor

Well here we are in October and many of our friends and neighbors will be starting to return to our wonderful village.

There have been some board members who have come into UCO from various associations who have been complaining that it is difficult to get people to run for the board. Maybe we should be thinking about some associations merging together to form one association. It would be a good idea if one of the attorneys who sometime have information meetings in the village would speak on what would be involved in associations merging together.

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

BUDGET UPDATE 2015

BY HOWARD O'BRIEN

The delegates approved a by-law change that allows the budget for the next year to be presented at the January Delegate Assembly rather than in October, as was customary. The change will allow the seasonal residents who arrive in November and December to vote for the new budget.

The delegates also approved a continuation of the 2014 Monthly Expense Budget to continue in January 2015 through March 2015. This means that the 2015 first quarter budget has been approved. In April 2015, the new expense budget will take effect and continue to March 31, 2016.

The delegates also voted to keep the Wi Fi funds intact rather than transfer them to the Infrastructure Reserve. These funds will be held in its current bank account until such time

when the Delegate Assembly approves Century Village WI FI or votes to cease the efforts to install Century Village WI Fi.

The 2015 Expense Budget has been approved by the Finance Committee. The Finance Committee presented it to the Officers Committee and to the Executive Board. The 2015 Budget was overwhelmingly approved by both.

The property managers: Seacrest, Gallagher and Pruitt have been given the blended monthly rate for calendar 2015 to be used in conjunction with preparing your association budget. If there is a change to the proposed budget, upward or downward, an adjustment will be made in the 2016.

The 2015 Expense Budget was prepared using contractual

amounts which represents about 81% of the Budget and a \$700,000 Infrastructure Reserve which represents about 10% of the Budget. The remaining 9% represents the best estimate of general expenses based on historic and planned expenditures.

The Budget was prepared with an expectation of transferring approximately \$377,000 of collected WI Fi funds to the Infrastructure Reserve. This will not be accomplished. The shortfall of the reserve will only increase by this amount. The current measured shortfall in the reserve is \$612,000. The reserve will be reassessed during 2015 and it will likely increase.

The Budget was prepared without consideration of collecting any Wi Fi (\$2 per unit per month) during the 2015-



Howard O'Brien
UCO Treasurer

2016 Budget Year beginning in April 2015.

The 2014 monthly expense amount is \$72.73. It will increase in 2015 to \$75.04 for an increase of \$2.31. The monthly rate of \$75.04 is the blended rate of merging the extended 2014 Budget and nine months of the 2015-2015 Budget which is \$75.81 or \$3.08 greater.

UCO 2015-16 Proposed Budget (4/1/15 to 3/31/16)

UCO EXPENSE CATEGORY	2014 Budget	Per Unit - Mo.	2015 Budget	Per Unit - Mo.	Per Mo. Increase	Pct. Increase
	2014 BUDGET		2015 BUDGET		2015 vs. 2014	
Laundry	30,900	0.33	16,800	0.18	(0.15)	-45.63%
Laundry Income	(15,000)	(0.16)	(16,800)	(0.18)	(0.02)	12.00%
Reporter	100,950	1.07	106,000	1.12	0.05	5.00%
Reporter Income	(135,575)	(1.44)	(106,000)	(1.12)	0.31	-21.81%
Transportation Contract	1,031,870	10.95	982,000	10.42	(0.53)	-4.83%
Security Contract	1,498,460	15.90	1,447,000	15.35	(0.55)	-3.43%
Security Related Income - Investigations etc.	(156,000)	(1.66)	(165,000)	(1.75)	(0.10)	5.77%
General & Admin	610,560	6.48	643,000	6.82	0.34	5.31%
Ambulance Contract	137,040	1.45	137,000	1.45	(0.00)	-0.03%
Comcast Cable Contract	3,024,000	32.09	3,175,000	33.69	1.60	4.99%
Infrastructure Reserves	291,666	3.09	700,000	7.43	4.33	140.00%
Wi-Fi	188,496	2.00	-	-	(2.00)	-100.00%
Irrigation	136,100	1.44	115,000	1.22	(0.22)	-15.50%
Maintenance	110,744	1.18	111,000	1.18	0.00	0.23%
				-		
Total	6,854,211	72.73	7,145,000	75.81	3.08	4.24%

Monthly

LEGAL

BY MARK D. FRIEDMAN, ESQ.

What is a contract?

A contract is the culmination of three actions: 1) an offer; 2) acceptance of the offer; and 3) providing consideration for the offer. Therefore, if someone asks to wash your car (offer), you say “yes” (acceptance) and you give that person \$20 for their time and labor (consideration), you have a contract. This is the simplest form of contract. Each of these three components must be present in order for any contract to be valid.

Who approves a contract?

The bylaws and articles provide that the association is run by its Board who make the decisions unless a unit owner vote is required by the governing documents. Therefore, when a contract is presented, the Board must first determine if unit owner vote is required. Sometimes (but not always) the owners are required to approve purchases of units, contracts which exceed a certain value, or exceed a certain length of time.

Who can sign a contract?

After approval by the Board, the bylaws often (but not always) provide that the president signs on behalf of the Association. In the absence of such specific language, the Board can resolve by proper motion to have the president, or in his absence the vice president or other officers execute the contract. The minutes must reflect this signatory authority.

Are there any statutory considerations?

Section 718.3025, Florida Statutes, provides a list of specific requirements that must be provided in a contract for the operation, maintenance or management of a condominium in order for it to be valid. When reviewing a management company contract, we compare the contract to this list to ensure compliance. While the list is very detailed, the main requirements are that the management contracts specify the services which will be performed; clearly state the costs incurred in

the performance of those services; outline how often each service will be performed; specify the minimum number of personnel; disclose any financial or ownership interest a Board member has in the company.

Do we need to obtain bids?

Section 718.3026, Florida Statutes, provides that if a contract is for the purchase, lease, or renting of materials or equipment, or for the provision of services and requires payment by the association in the aggregate that exceeds five percent of the total annual budget of the association, including reserves, the association shall obtain competitive bids. You will note that the statute does not require three bids; it only requires more than one bid. Therefore two bids would fulfill this obligation. As with everything

in the law there are exceptions. The Association does not have to obtain bids for contracts for attorneys, accountants, architects, community association managers, engineers and landscape architect services. Further you are not required to accept the lowest bids. In an emergency, you may obtain needed products and services without bids. No bids are required if the business entity with which the association desires to enter into a contract is the only source of supply within the county serving the association.

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

INSURANCE COMMITTEE

BY TONI SALOMETO

The days are getting a little cooler—not as humid, with a light balmy breeze at night—and we’re getting ready for the season to begin, can the insurance renewal be far away? I know this is a kind of sneaky way to get into this month’s column, and I know insurance is boring, but it’s my job to keep you advised on what’s happening.

This year, for the first year since I became Insurance Chair, we will not be bidding the insurance program. Why not, do you ask? There are a number of reasons. First, we hadn’t received any offers by any agency to quote other than Brown & Brown. Second, last year, the other agency that did bid couldn’t get quotes for certain coverages that we needed. They tried, but there were no markets. Third, we have gone to market for the last four years and we needed to sit out a year or two. We need to allow the market to stabilize—another year or two till additional companies enter the market and there is more competition. I also don’t want Century Village becoming an account that gets a bad reputation for bidding every year and not making a change. When we change it will be because it is best for our insurance program.

By now you know I’ve been asked by your management companies to give them an estimate for next year’s budget. Overall, I expect a 2-3% increase, maybe 5% maximum on the property. The remainder of the renewal policies should be the same as this year.

Our claim situation has been good, property and liability losses

have been few, but the Director’s & Officer’s situation is not good and shows some discouraging trends. This is not a situation shared by all the Associations, but those with losses fall into two categories, claims against members of the Board and discrimination complaints against the Board.

As members of the Board of your Associations, you have a fiduciary responsibility to act in a legal and ethical manner when conducting the business of the Association. Board members are charged with abiding by the Association’s documents (by-laws) and conducting business in the knowledge that their first responsibility is to treat each of their residents with honesty and fairness. Discrimination is despicable and it’s also illegal. With certain exceptions; age, insufficient income and criminal record being a few, if someone wants to live in our community, they should be allowed to do so. To deny them because of some form of prejudice should not be tolerated.

Director’s and Officer’s insurance is based on the loss history of the individual Association. For those Associations that have filed multiple claims in the last couple of years, it is anticipated that your annual premium will about double from around \$660 to \$1500. In addition, your insurance retention, usually \$1000 can be increased from \$25,000 up to \$50,000. This means that any additional losses will be significantly more expensive than in prior years. For the remainder of the Associations, we expect that the premiums will remain about the same as this year.

UCO 2015-16 Proposed Budget (Cont’d.)

Jan-March Approved by Delegate Assembly 10 3-14 Three Months	April - Mar Nine Months PROPOSED	Total	Combined Monthly Amount Sent to Property Managers: Seacrest, Gallagher, Pruitt
2015	2015-2016	12 Mos.	Amount
0.98	1.60	2.59	0.22
(0.48)	(1.60)	(2.08)	(0.17)
3.21	10.12	13.34	1.11
(4.32)	(10.12)	(14.44)	(1.20)
32.85	93.77	126.62	10.55
47.70	138.18	185.88	15.49
(4.97)	(15.76)	(20.72)	(1.73)
19.43	61.40	80.84	6.74
4.36	13.08	17.44	1.45
96.26	303.19	399.45	33.29
9.28	66.84	76.13	6.34
6.00	-	6.00	0.50
4.33	10.98	15.31	1.28
3.53	10.60	14.12	1.18
-	-	-	-
-	-	-	-
218.18	682.30	900.47	75.04
72.73	75.81	75.04	2.31

Montreal Bagels

BY DONALD FOSTER

For four years prior to moving to Century Village, my wife and I lived in Willsboro, NY, a small rural town in the northeast corner of the state. Absolutely gorgeous scenery, lots of peace and quiet and the nicest neighbors that you can imagine--but food was a bit of a problem. Bread especially. Pretty much every local bread product was a variation of a hot dog roll. "Italian Bread" was a long, thick hot dog roll. A "bagel" was a round hot dog roll with a hole in the middle. Donuts were actually pretty good, but the man who made them only made one kind and only on Fridays.

I used to tell people that if I wanted a decent piece of bread or cake, I needed to leave my country. That meant Montreal, about a ninety-minute drive from my house. We made this trip about once a month--bagels from Fairmount

Bagel, donuts from Tim Horton, cannolis, French bread, semolinas--things that we were used to having when we lived in Queens. Don't get the wrong idea. We didn't eat all of these foods at the same time. We were living in a strange place and familiar foods kept us from becoming homesick. I think that my wife and I are not alone in this; South Florida is covered with "authentic NY pizzerias" and "Brooklyn water bagels."

Last June, I was discussing bagels with my new friend Bettie who grew up in the Fairmount section of Montreal. There is a long-standing argument between New Yorkers and Montrealers over who makes the best bagels. I confided to Bettie, in low tones, that I actually preferred Montreal-style. They are sweeter and are crispier when toasted.

In July, my wife and I returned to Willsboro. After a couple of days, I started hankering for a bagel.

"We are not driving to CANADA for a BAGEL you LUNATIC!"

To be fair to the person who called me that bad name, I had rented a pickup truck; the gas would cost a fortune. I needed to think fast and say just the right thing.

"Casino."

Bingo. Well, not actually Bingo; penny slots at Casino Montreal. I had said just the right thing. For once. The casino was our first stop. One of us blew his \$5.00 free-play credit in 10 minutes, but the other one of us parlayed hers into a \$20.00 gain. We ran out of the casino like our asses were on fire. High rollers, that's what we are.

Trying to find a parking spot for a Ford F-150 in Montreal is difficult. With \$6.00-a-gallon gasoline,

most Montrealers drive small cars and the parking spots reflect this. I managed to squeeze in across from Fairmount Bagel. Fairmount is the old Jewish neighborhood of Montreal, now crawling with young urban hipsters in thrift store clothes, riding vintage bicycles and walking French bulldogs. My wife used her penny-slot winnings to buy us two toasted plains with cream cheese. We sat on a bench and watched the cool kids and their dogs while we ate.

Just before we left, I remembered Bettie and ran in for another dozen. These went straight into the freezer until the day of our return to Florida. Back at Century Village, I unpacked the defrosted bagels and took a bite out of one. Blech. Rubber. Some good things just don't travel. I cut the rest up and fed them to the ducks. Sorry, Bettie.

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Homeless Coalition (Part I)

There is a Plan. There is a Place. There is Hope.

BY DIANE ANDELMAN



Childrens Area



Volunteers

Palm Beach County, Florida — home to beautiful mansions, manicured lawns, majestic royal palm trees, vibrant hibiscus flowers and Poinciana trees, magnificent beaches, and scrumptious restaurants. Ah, life is beautiful here! Everything is good in Palm Beach County or is it?

The following are statistics sent to us from The Homeless Coalition of Palm Beach County:

Did you know that on any given night, hundreds of individuals and families are homeless or on the verge of becoming homeless right in our own backyard?

FACT: 2,509 individuals and families are homeless on any given day in Palm Beach County.

FACT: The average age of a homeless child in Palm Beach County is seven!

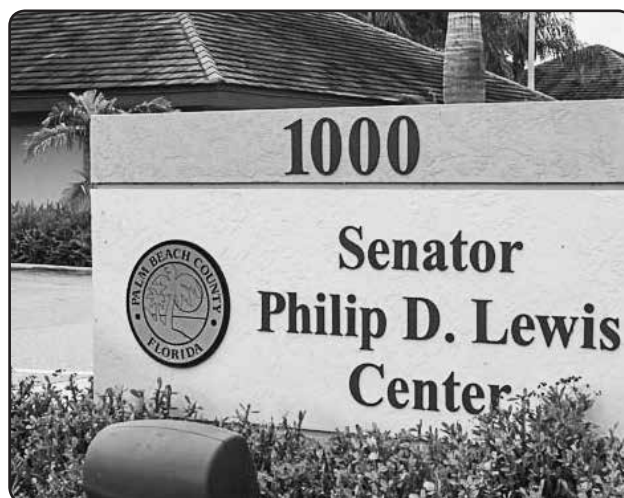
FACT: Palm Beach County is second in the state for the highest number of students living in cars, public spaces, abandoned buildings, bus or train stations or in public/

private spaces not designed for human habitation.

FACT: The leading causes of homelessness in Palm Beach County are unemployment and lack of affordable housing.

Since 1986, the Homeless Coalition of PBC, Inc., a non-profit agency, has been a voice for the homeless - providing education, outreach and advocacy programs. Its mission is to END HOMELESSNESS IN PALM BEACH COUNTY.

With community-wide support, the Coalition concentrates on raising resources and funding to address needs and find real solutions to stem the tide of homelessness. Through the Ten-Year Plan to End Homelessness, the Coalition and its providers create fundraising strategies, awareness



Homeless Coalition Location

events, volunteer opportunities and, most importantly, funding for affordable housing.

The Coalition recommends policy changes to community leaders that are designed to improve the delivery of existing services. Marilyn Munoz, Executive Director of the Homeless Coalition, says, "Homelessness is a complex problem. There is rarely a single reason a person or a family becomes homeless. At any time, a variety of setbacks such as unemployment or job loss, sickness, or mental health problems may combine to increase the risk of becoming homeless."

Right now, the Coalition is focused on identifying low income affordable housing for the homeless. During the past year, the Coalition devoted \$150,000 toward RAPID REHOUSING. This program provides the initial deposit and first and last month's rent so families are able to start over in a safe and secure home.

Ms. Munoz says, "Maybe a few nights of safe sleep, a shower and clean clothes to go on an interview

are all that is needed to help a homeless person get started again. Maybe all that is needed is a "hand up." I urge clubs and organizations to contact the Faces of Homelessness Speaker's Bureau. Arrangements can be made to invite homeless and formerly homeless speakers to a meeting to share their experiences and put a human face on the issue of homeless. Together we can all make a difference, blot out homelessness and make Palm Beach County an example for the entire country."

For additional information on ways to volunteer with the Homeless Coalition, call 561-355-4663 or email www.homelesscoalitionpbc.org.

This is Part 1 of a three-part series on the Homeless Coalition of Palm Beach County. Part 2 will cover the Senator Philip D. Lewis Center, a Team Effort and the Coalition Donation Center. Part 3 will focus on The Faces of Homelessness and Success Stories.



Vegetable Garden



Reception Area

Just Remembering

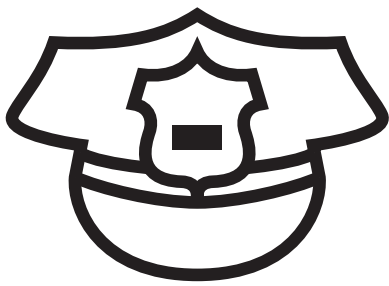
BY RUTH BERNHARD

What comes as an enormous surprise to me is that I continue to get compliments on how well-written my UCO Reporter articles are. In truth, while I was an A student in school, composition was not my strong suit. I am most flattered by the compliments and as I think back, I may know what is responsible for improving my writing.

When I was 10 or 11 back in New York, a refugee family from Germany moved into the neighborhood with two daughters. The older girl was the same age or a year older than the kids in our class, but was put into our class – I suppose to catch up. She and I, and other of our chums welcomed her into the fold. Wanting to learn proper English, she was a stickler for grammar and always corrected our improper usage. We were much annoyed that this newcomer would have the audacity to correct us (having lived and spoken English all of our ten-year lives), but later came to realize that Inge had done all of us a huge favor. We not only learned to use

grammar correctly and to know what a subject, predicate, verb and noun were, but it helped us pass our final exams.

When we then moved on and graduated from the same high school class, I knew she was getting married but lost touch with her over the years. Just a few years ago, we found each other again on the Internet and have been e-mailing ever since. She lost her husband, as I did mine, just about the same time. She now lives in New York, has three children and a multitude of degrees because she went on to college, graduating with honors. This enabled her to get a position as a counselor in Social Services where she had a career until she retired at 80 – just two years ago. Now she is working on writing a book. My little articles pale by comparison, but it is such a compliment when she tells me that I write very well in our back-and-forth messages. As an aside, her little sister married and went on to have seven children – count ‘em, folks, seven ... an accomplishment in itself.



THE VALUE OF OUR VOLUNTEERS

BY RUTH BERNHARD

Ed Black in our UCO Office offers valuable guidance and advice on homeowner and Association security concerns.

Our UCO volunteers have a world of knowledge and are glad to offer assistance whenever they can. Your UCO Quadrant VP's are equally well versed in arising problems and should be consulted. Read their columns in the *UCO Reporter* where you will find who is in charge of your area. We owe them many thanks for the services they provide.

THOMAS FEISTMANN, M.D., P.A.

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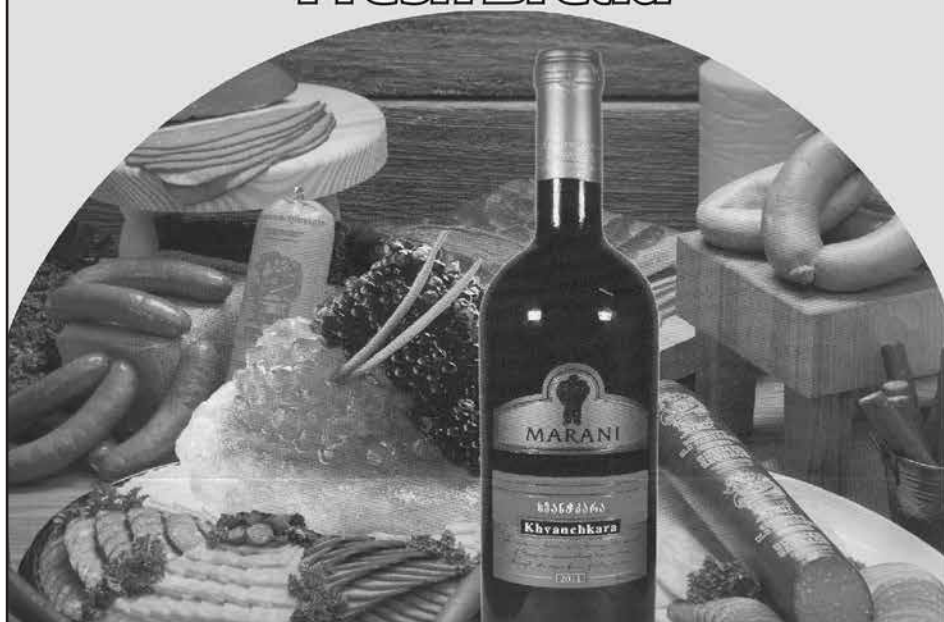


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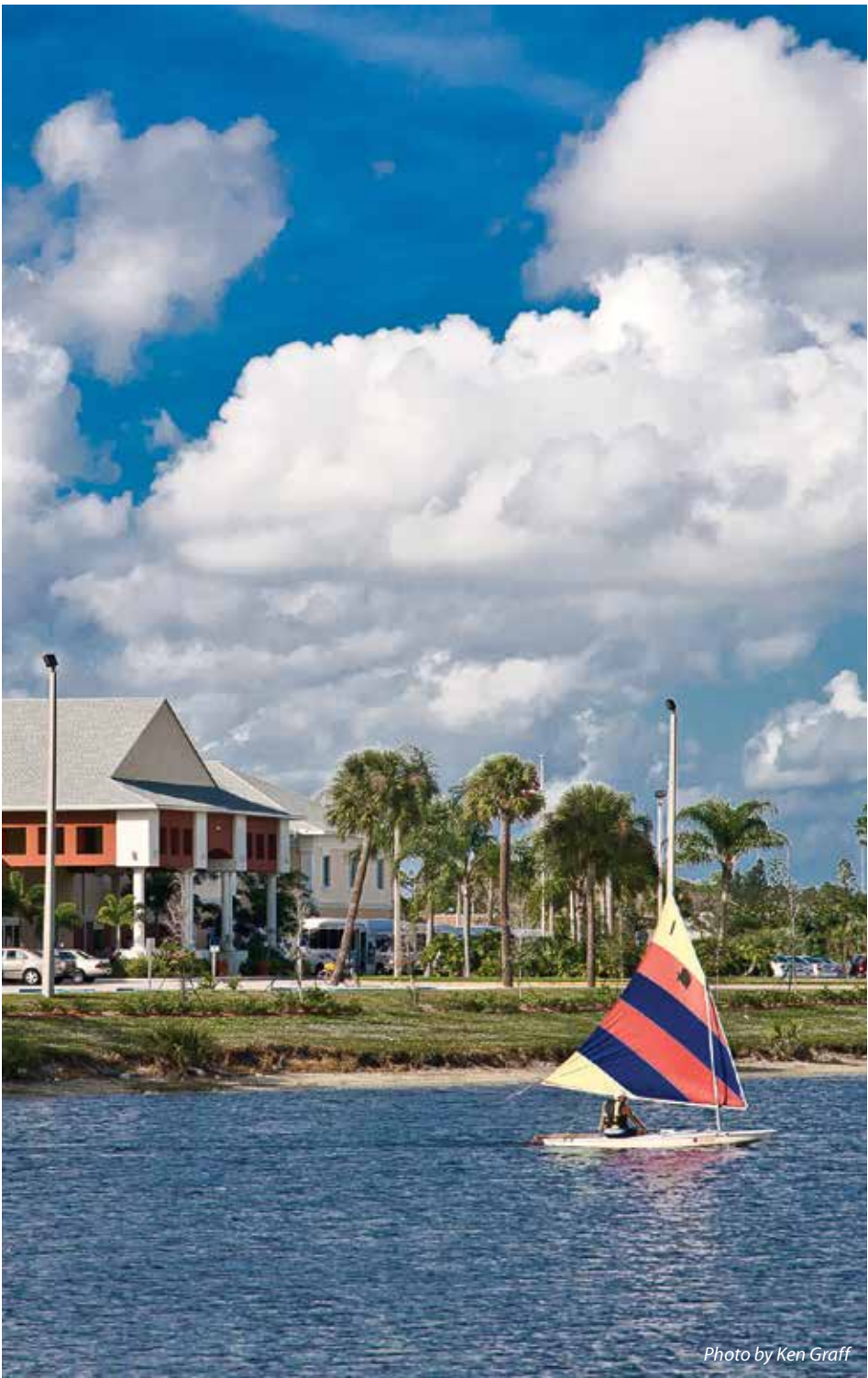


Photo by Ken Graff

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Food is Love



Methodist Church Meatloaf

BY DONALD FOSTER

Up north, our church puts on a monthly public supper for 200 to 300 people. Nine bucks a head for huge portions of delicious food, proceeds go to the heating fuel fund. Old churches at the North Pole have big fuel bills.

When we first showed up to work, the Supper Bosses sized us up and assigned jobs. My Wife, with the hair and the nails, was put to stuffing dinner rolls into wax paper bags. Recently, she was promoted to cutting up pies. I was handed a potato masher the size of a small garden rake and assigned to cook and mash 100 pounds of spuds. Someone once asked me what the secret ingredient was in the mashed potatoes. It's my sweat. *Bon appetit.*

I learned some good lessons about feeding a crowd. First, lay off the pepper. Not everyone likes spicy food. Second, timing is everything. Timing is not my strong suit, but my friend Barb, Supper Boss Emeritus, has this down pat. She keeps careful journals of each meal, with steps in chronological order. Also, you can't make enough gravy. Everybody likes it.

September's supper was my favorite, meat loaf. I include the recipe below because it is the best that I ever had. For four years, I thought that it was some ancient Methodist secret recipe handed down since the beginning of time on yellowed index cards. Turns out, it was adapted from allrecipes.com.

Willsboro, NY UMC Meatloaf:

3/4 lb. ground beef
1/4 lb. ground pork
1 egg
1 cup whole milk
1 onion, finely chopped or puréed
1 cup seasoned breadcrumbs
Salt, pepper to taste

Mix these ingredients and pack into loaf pan. Before baking, mix 1 tsp. brown sugar, 1 tsp. mustard, 3 tsp. ketchup and pour over meatloaf. Bake at 350 degrees for about an hour.



Donald makes mashed potatoes



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LOCAL DINING

The Carving Station, Lake Park

BY BOB RIVERA AND BELLA KROM



In an area that we pass through on occasion and deciding we were hungry, we passed a Buffet Style Restaurant called the Carving Station on the corner of Federal Highway and Greenbrier Drive. We decided to turn around and give it a try ... One of the best decisions we have ever made.

We walked into what looked like a buffet from the late seventies. The décor was very reminiscent of my younger days in New York or Pennsylvania. Spiro, the proud owner, started working in the restaurant in 1978 and eventually purchased it in 2006.

This very clean and cozy place had a wide variety of salads, fruits, veggies, meats and desserts. You can start at the salads, fresh lettuce, tomatoes, potato or pasta salads and the usual fare with a few surprises, such as the tomato aspic. Work your way through various vegetables, ribs

or pulled pork, meatloaf, sausage, fried chicken, chicken cutlets and fish. You then reach the Carving Station, manned by someone that expertly carves whole turkey, ham, corned beef, and Prime Rib and If you like Leg of Lamb, You will be surprised to find it here at lunch or dinner EVERY DAY! After the meats, there is another veggie station that includes corn on the cob, mashed potatoes, sweet potatoes, green beans, harvard beets, boiled cabbage, a few gravies and more. For an additional \$3.00 you can get various multi-layered cakes, pies, cheesecake and cobblers at the dessert bar.

At just under \$11 per person, it is a great deal -- and even better between 3pm and 6pm when seniors get a discount. Two thumbs up, sprinkled with stars.

This place has to be one of the best bargains in the county, if not the state.

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Focus on Veterans: JWV Post 501

BY DONALD FOSTER

Veterans Day is when we thank those Americans who have performed honorable military service and defended our country and our way of life. Approximately ten percent of living Americans have performed military service at some point in their lives, and less than one percent are currently on active duty. This small minority of Americans has ensured the freedom of the vast majority of us to do just about whatever we want ; to go to school, raise families, maintain homes, and, perhaps, enjoy a comfortable and productive retirement.

Toward that last end, the Veterans Administration provides many services and benefits to former members of the military, and most important of these, especially to Veterans of retirement age, are health related, and centered around the Country's VA Hospitals and Health Clinics.

On Sunday, October 11, Jewish War Veterans Post 501, based in Cypress Lakes, hosted two guest speakers from the VA, who provided information about the wide range of services available to retired Veterans. The first speaker, Myrna Molinari, is a supervisory social worker at the West Palm Beach VA Hospital, and informed Post Members and attendees that every enrolled Veteran has a social worker specifically assigned to him or her; this person can act as a liaison who can direct the Veteran toward needed services; emergency financial aid, home health care, home delivered meals and other special programs.

Ms. Molinari also explained the VA's Internet based health record system, MyHealthyVet.Gov, which allows all enrolled veterans to access their own health records. Veterans who are not computer proficient can take a free, six week class that



will train them to use computers and access those important medical records. Graduates of the class are put on a waiting list to receive a free computer, which are donated by local Veterans groups and the receipts from the 5K run held annually at our Village.

The second speaker, VA enrollment officer Bonnie Haggerty, explained two VA services which benefit Caregivers: Respite Care and the Community Living Center at the VA Hospital. Caregiving is a 24/7 job, and every Caregiver needs regular breaks to maintain physical and mental health. The VA can assist qualified Caregivers in two ways. First, private home health care professionals can be provided to allow Caregivers a day off to attend to personal needs. Second, Caregivers can arrange for disabled Veteran family members to temporarily reside at the Community Living Center, which is equipped for Alzheimer's patients and can allow for a longer respite for the Caregiver.

After this informative presentation, the Post conducted its' regular business meeting, which provided this reporter with an anecdote that was both amusing and inspiring. The Post needs five members to march in this year's Veterans Day Parade at Clematis Street. One member, 96 years old, was asked if he would be marching, as he had apparently done for many previous years. His answer: "Ausgespielt!" I explained to my Wife that this Veteran's marching days were over. Discussion about convertible cars and fire engines was ended by the Post Commander:

"Forget about the fire engines and the scooters. At this Post we have a proud tradition. WE MARCH!"

I will be going downtown to watch them march. I hope to see you there.

Five Grains of Corn

Thanksgiving is distinctly an American Holiday. There is nothing like it anywhere else in the world. It celebrates neither a savage battle nor the fall of a great city. It does not mark the anniversary of a great conqueror or the birthday of a famous statesman.

The American Thanksgiving Day is the expression of a deep feeling of gratitude by our people for the rich productivity of the land, a memorial of the dangers and hardships through which we have safely passed, and a fitting recognition of all that God in His goodness had bestowed upon us.

In early New England, it was the custom at Thanksgiving time to place five kernels of corn at every plate as a reminder of those stern days in the first winter when the food of the Pilgrims was so depleted that only five kernels of corn were rationed to each individual at a time. The Pilgrim Fathers wanted their children to remember the sacrifice, sufferings, and hardships through which they had safely passed — a fitting hardship that made possible the settlement of a free people in a free land. They wanted to keep alive the memory of that sixty-three-day trip taken in the tiny *Mayflower*. They desired to keep alive the thought of that stern and rock-bound coast, its inhospitable welcome, and the first terrible winter which took such a toll of lives.

They did not want their descendants to forget that on that day in which their rations were reduced to five kernels of corn, only seven healthy colonists remained to nurse the sick, and that nearly half their members lay in the windswept graveyard on the hill. They did not want to forget that when the *Mayflower* sailed back to England in the spring, only the sailors were aboard.

The use of five kernels of corn placed by each plate was a fitting reminder of a heroic past. It may still serve as a useful means of recalling those great gifts for which we are grateful to God.

[On Thanksgiving Day, a family might begin the meal with five kernels of corn on each plate, as someone reads this story. Those present might go around the table, each person offering one thing for which they are grateful in the past year.]

Century Village Real Estate Transfers

August 2014

Address	Bedrooms	Baths	Sq Ft	Price
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Cambridge G	2	1.5	814	27,000
Canterbury B	1	1.5	738	23,000
Canterbury D	1	1	615	18,000
Chatham D	2	1.5	814	43,000
Chatham P	1	1.5	814	22,500
Coventry B	1	1.5	738	29,000
Coventry E	1	1	615	35,000
Coventry G	2	1.5	814	38,500
Dover A	1	1.5	738	50,000
Dover C	2	1.5	814	74,000
Easthampton G	1	1	615	18,000
Easthampton I	1	1.5	738	18,000
Hastings B	2	1.5	814	42,000
Hastings D	2	1.5	814	29,000
Hastings F	2	1.5	814	37,500
Kingswood C	2	1.5	814	44,000
Northampton C	1	1.5	738	20,500
Northampton K	2	1.5	814	35,000
Northampton Q	1	1	615	16,000
Plymouth E	2	2	980	70,000
Plymouth F	1	1	928	25,000
Sheffield B	2	1.5	814	28,000
Sheffield D	1	1.5	738	16,000
Sheffield O	1	1.5	738	28,000
Somerset B	2	2	816	57,000
Southampton A	1	1	615	24,500
Southampton B	2	1.5	738	36,000
Southampton C	1	1	615	23,000
Stratford I	1	1.5	740	16,500
Sussex D	1	1	615	20,000
Sussex F	1	1	615	16,000
Waltham A	2	1.5	814	36,000
Wellington K	2	2	1092	30,000
Wellington L	2	2	1092	66,750



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Fool Me Once, Shame On You. Fool Me Twice, You Must Be The President!

BY STEWART RICHLAND

During the 1920s, politicians promised Americans a “chicken in every pot.” Some generously said that we would also have a “car in every garage.” FDR told us that the “Only thing we have to fear is fear itself.” This statement took on a religious tone for good reason, since the nation was in the throes of a great depression that would last until 1939. In his 1932 inaugural address FDR stated, “I am prepared under my constitutional duty to recommend the measures that a stricken nation in the midst of a stricken world may require. These measures, or such other measures as the Congress may build out of its experience and wisdom, I shall seek, within my constitutional authority, to bring to speedy adoption.” Note that FDR implied that the president would work closely with Congress and within the guidelines of the Constitution to resolve our nation’s problems.

In the 1930s, we were promised protection against financial disaster with creation of the Social Security system. At the time the Social Security program was enacted, there were 600 people paying into the system for every one recipient. Today the ratio is about 6 to 1. We were also told that the system would have a “locked box,” meaning that the funds would only be used for payouts to members and nothing else. Again we were fooled.

Candidates campaigning for federal office or the presidency in a democratic state require many resources, concrete promises and catchy campaign slogans to convince the population at large to vote for them. Prior to television, candidates resorted to the radio, movies, newspapers and face-to-face methods to get their message to the voters. We are now in the age of television and social networking, and a whole new dynamic is in play. Using the reach of mass media, the political parties bombard their audiences with announcements carrying election slogans, their plans for what they aim to do and the reforms they are going to introduce.

Are these political slogans effective? History shows that they are. Political campaigning is pretty much advertising to gain more voters. At the end of the day, a good political campaign slogan can help one political party gain the edge over the opponent by



connecting with the audience’s needs and appearing more credible. Hopefully this translates into more votes. Slogans are like straphangers: they provide the potential voter something to hang his hat on. Slogans must have an impact or their purpose is lost. Slogans must be optimistic and create hope amongst the people.

Campaign slogans are like babies: easy to make, hard to deliver. FDR gave us “Happy days are here again,” yet the Depression lasted eight more years and was only ended when the United States began to gear up our economy to aid our allies against the Axis powers. Some interesting slogans that were very effective but said little were “Pour it on ‘em, Harry!” (1948) and “I like Ike” (short enough to fit on a campaign button). Both candidates were elected. One of the best slogans was Ronald Reagan’s “Are You Better Off Than You Were Four Years Ago?” Not only did this slogan get him elected, but it has been used again and again by politicians of both political parties. Jimmy Carter’s slogan was “Not Just Peanuts!” Clinton used a great slogan--“It’s the economy, Stupid!” This resonated with the electorate and he won two terms.

In 2008, candidate Obama surrounded himself with outstanding social media experts. He was able to win the grassroots voters to his side by using a one-word slogan “Change,” which resonated with his core supporters. Hillary Clinton’s camp adopted the slogan “The strength and experience to bring real change.” Clinton’s campaign vastly underestimated Obama’s appeal and failed to win the nomination.

In Obama’s second run for the

White House, in 2012, he used the slogan “Forward.” Basically, in order for a slogan to be successful, it must be two-sided. It has to say something positive about your brand and something negative about your opponent’s. Romney’s slogan “Believe in America” says something nice about America, but what does it say about his opponent? An opponent who does not believe in America? Highly unlikely. What then does Obama believe in? Jobs! He could not claim any progress in this area, so he asked the voters to support him for a second term. “Forward” suggested that the Republicans wanted to go back to their failed policies; Obama wanted more time to finish the job. Great slogan because it cut both ways.

John McCain also fell into the slogan trap. One slogan, “Straight Talker,” had little impact. With the Republicans in power he could not use “Change,” since this would have gone against the base of his party. It also implied that he could do a better job than President Bush had done. Romney would likely have selected a slogan such as “Let’s run the country like a business!” This would have dramatized a major difference between the candidates.

Below is a 10-question quiz on political campaigns. Enjoy. The correct choices will be found somewhere in this issue of the *UCO Reporter*.

Can you pick who said it? For bragging rights, also give the year.

1. “The time is now for strong leadership.” A) Barack Obama B) Ronald Reagan C) Gerald Ford
2. “Vote like your whole world depended on it!” A) Richard Nixon B) George H.W. Bush C) Harry S. Truman

3. “I say it’s time that we start moving again.” A) Lyndon Johnson B) Ulysses Grant C) John Kennedy

4. “It all comes down to moral values, what you believe in, what you sacrifice for, and what you stand for.” A) Thomas Jefferson B) Bob Dole C) Jimmy Carter

5. “Vote Democrat, the party for you, not just the few.” A) Lyndon Johnson B) Adlai Stevenson C) Bill Clinton

6. “Are you better off now than you were four years ago?” A) Ronald Reagan B) Al Gore C) John McCain

7. “I’m opposed to the death penalty. I’m sure plenty of you know that.” A) Geraldine Ferraro B) Michael Dukakis C) Walter Mondale

8. “You know education, if you make the most of it, you study hard, you do your homework, and you make an effort to be smart, you can do well, and if you don’t, you get stuck in Iraq.” A) Barack Obama B) Joe Biden C) John Kerry

9. “Vote yourself a farm.” A) Sarah Palin B) Abraham Lincoln C) George Washington

10. “The Strength and Experience to Bring Real Change.” A) John McCain B) Hillary Clinton C) Dwight D. Eisenhower

Answers

1. B) Ronald Reagan, in 1980, against incumbent president Jimmy Carter.

2. A) Richard Nixon, in 1968, when he ran against Hubert Humphrey.

3. C) John Kennedy, in 1960, during his opening statement against his opponent Vice President Richard Nixon.

4. B) Bob Dole, 1996, in the election against incumbent president Bill Clinton.

5. B) Adlai Stevenson, 1956, campaign slogan against incumbent president Dwight D. Eisenhower.

6. A) Ronald Reagan, in one of the 1980 debates against incumbent President Jimmy Carter.

7. B) Michael Dukakis, 1988, in the debates against Vice President Bush.

8. C) John Kerry, 2006, speaking to students at Pasadena City College.

9. B) Abraham Lincoln, in 1860, refers to the Republican Party promise supporting a law granting free homesteads to settlers of western lands.

10. B) Hillary Clinton, 2008, it was her U.S. presidential campaign slogan.

Driving Up to the Northeast? Get an E-ZPass

BY LANNY HOWE



Many of our Village residents know the value of having a Florida Turnpike SunPass. You no longer have to wait at toll booths to get a ticket or dig out the cash to pay the toll. There are special SunPass lanes, which are converted manual toll lanes and have low speed limits so that one can merge safely with vehicles that have stopped to pay in cash. In some instances, however, there is not even a need to slow down, because SunPass drivers use physically separate lanes from the toll-booth lanes.

The toll—often slightly reduced from the regular toll—is automatically taken out of an account you maintain with the Turnpike Authority. Not only this, but *you are allowed to exit and enter through certain interchanges only open to those with a pass*. An example: the Route 710 interchange just north of our Okeechobee interchange.

But the Florida Turnpike pass is good only in Florida. If you're a snowbird living in New England, New York or New Jersey and taking I-95 and the northeastern turnpikes and parkways to get to your destination, there are a host of other tolls you

must pay, most of which (without a pass) require CASH. The George Washington Bridge alone costs \$13. The Chesapeake Bay Bridge-Tunnel costs \$15. What you need is an E-ZPass.

Getting the E-ZPass

Valid in the states west through Illinois and south through North Carolina, the E-ZPass covers almost all of the toll facilities in the northeastern part of the country. As with the Florida Turnpike, you drive through specially designated toll booths where you are often charged less than the cash rate. For information on the pass and where you can buy it, check with Google online on your computer. There are 25 agencies, which include 15 states, that sell the pass. Their terms vary somewhat. I got my E-ZPass from

Massachusetts while visiting there in the summer (the local AAA office got me started).

If you are setting up an E-ZPass account, consider increasing the point at which your account balance gets replenished and the amount with

If you're a snowbird . . . taking I-95 and the northeastern turnpikes and parkways to get to your destination . . . [w]hat you need is an E-ZPass.

which it is replenished. When I got my E-ZPass, it had been automatically set up so when the account balance reached \$10 (or less), it would be replenished up to a \$20 balance by billing my credit card. That would be fine, I thought, except if I were going through toll facility after toll facility, my credit card might have to

be billed two or three times during a Florida-Boston run. That still would have been okay, but I was told by the Massachusetts E-ZPass clerk that replenishment of the account can take three days for an out-of-stater like me, living in Florida. So I had them change the point to \$50 at which they replenish, and to replenish up to an \$80 balance. Thus I would be assured of having sufficient funds in the E-ZPass account to make the complete Florida to Boston run no matter which route I chose.

Eventually the E-ZPass will be valid in Florida

I am told that by October 1, 2016, our Florida Turnpike SunPass and the E-ZPass will be made interoperable. In other words, if you have the E-ZPass, you will be able to use it on the Florida Turnpike. I don't know if the reverse will be true.

If you're a snowbird and have been frustrated by having to dig out the cash to pay tolls, you'll feel much relieved and like a VIP with an E-ZPass.

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DORCHESTER A Pet OK, rentable, nu carpet, fresh paint, move in \$22,500

CAMBRIDGE D Great price offered for pristine turnkey condo \$15,000

ANDOVER I Pristine, redone, rentable, pet friendly \$25,000

Ground Floor ~ 1 BED/1½ BATH

BEDFORD F Patio on garden, all new kitchen, baths and floors. Walk to clubhouse & gate..... \$28,800

COVENTRY B Corner, SHOWS LIKE A MODEL!!!! Ceramic tile, new kitchen and baths..... \$34,900

LUXURY 1 BEDROOMS

WELLINGTON L Oversized with tile, sitting area, tons of closet space, great friendly association \$37,900
 DOVER B Furnished beauty, great view \$52,500
 WELLINGTON D Love where you live!! Great location, steps to elevator, walk to pool \$44,500

Upper Floor ~ 1 BED/1½ BATH

ANDOVER H CORNER, light and bright, tile throughout, located on quiet preserve, pristine. \$37,500

CAMDEN B CORNER, Decorator's delight!!!! Porcelain tile, completely furnished, waterfront, poolside, move-in ready \$39,900

GOLF'S EDGE #10 900 square feet, galley kitchen, furnished. Updates throughout, across from clubhouse and gate, courtyard view \$39,900

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

BERKSHIRE B Corner, lakefront, fun building, watch sailboats go by, lift, 2nd floor laundry, very nice \$34,900

STRATFORD O WOW!! All new top of the line everything, stone tile, wood cabinets, granite, must see! \$49,900

WINDSOR K

2/1½ Ground floor corner. Stunning, decorator's model. Tasteful, renovated with top of the line cabinets and appliances. New baths and kitchen, tons of built-ins \$67,500

COVENTRY K

2 bedroom, 1½ bath, 2nd floor corner. Put in the finishing touches. New floors, new shower, rentable, pet friendly. \$39,900

GREENBRIER A

WOW! 1 bedroom, 1½ bath, stunning new kitchen & bath, beautiful tile floors, elevator, poolside building..... \$49,900

WELLINGTON 2/2'S

WELLINGTON K Lakeside, poolside, elevator building, oversized patio, buy now and make this your dream home. \$49,900

WELLINGTON J Luxury condo, elevator building, oversized, large patio, great opportunity to own this floor plan..... \$59,900

WELLINGTON K Korner, oversized enclosed patio, ceramic tile throughout, luxury poolside building \$76,900

2 BEDROOMS

HASTINGS E Ground floor, laminate flooring, great location, walk to pool and clubhouse \$49,900

DORCHESTER F Ground floor, ceramic tile, across from pool, fresh paint, very clean, friendly building \$39,900

SHEFFIELD H Pet friendly, second floor, move-in ready, lovely unit, walk to health club \$49,900

SUSSEX J Upper, completely remodeled, tile, open kitchen \$39,900

HASTINGS F Ground floor, footsteps to health club, pet friendly building, lots of updates..... \$49,900

CHATHAM L

2 bedroom 1½ bath, lakeside condo, ground floor corner, double sliders on the lakeside patio, walk to pool \$59,900

REMAX RENTALS

SHEFFIELD J 1/1½ ground floor corner, furnished, new kitchen nicely equipped, includes utilities, central A/C..... \$5000/seasonal

SUSSEX J 2/1½ unfurnished, annual. All redone, 2nd floor, open floor plan, tile floors, central A/C..... \$850/mo.

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

CHAPTER 718 — *Part 3*

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.

The law in its entirety can be viewed at <http://www.flsenate.gov/Laws/Statutes/2011/Chapter718/All>. It was felt by the staff that breaking it into small portions would make it easier to read.

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

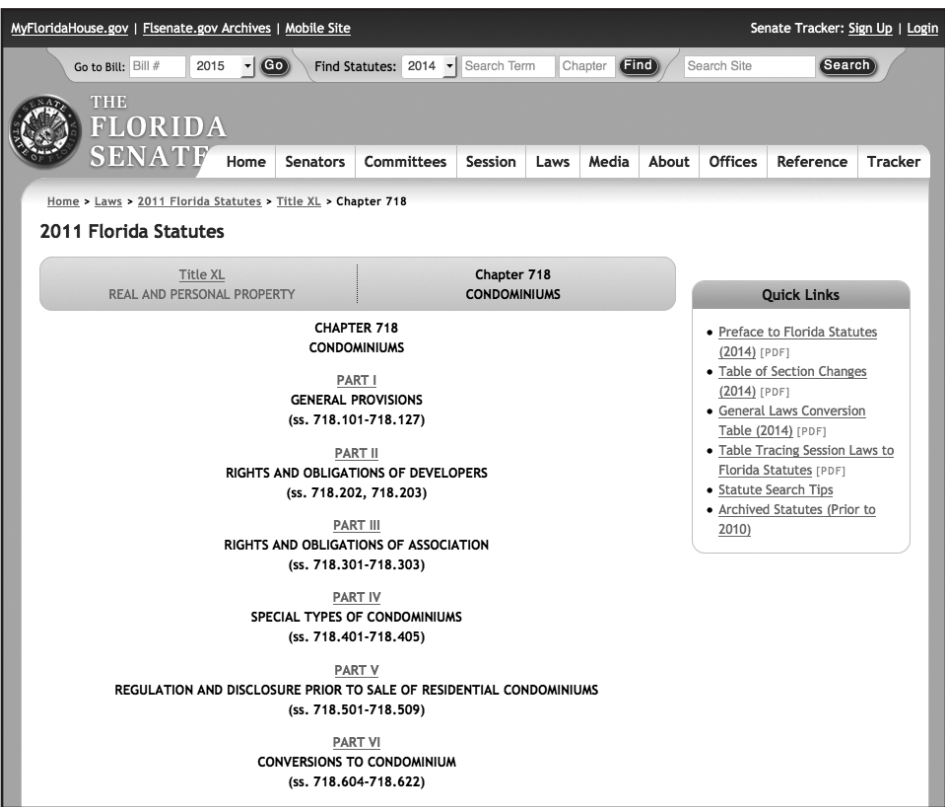
718.104

(3) All persons who have any record interest in any mortgage

encumbering the interest in the land being submitted to condominium ownership must either join in the execution of the declaration or execute, with the requirements for deed, and record, a consent to the declaration or an agreement subordinating their mortgage interest to the declaration.

(4) The declaration must contain or provide for the following matters:

- (a) A statement submitting the property to condominium ownership.
- (b) The name by which the condominium property is to be identified, which shall include the word “condominium” or be followed by the words “a condominium.”
- (c) The legal description of the land and, if a leasehold estate is submitted to condominium, an identification of the lease.



Find the entire law online at this governemt website.

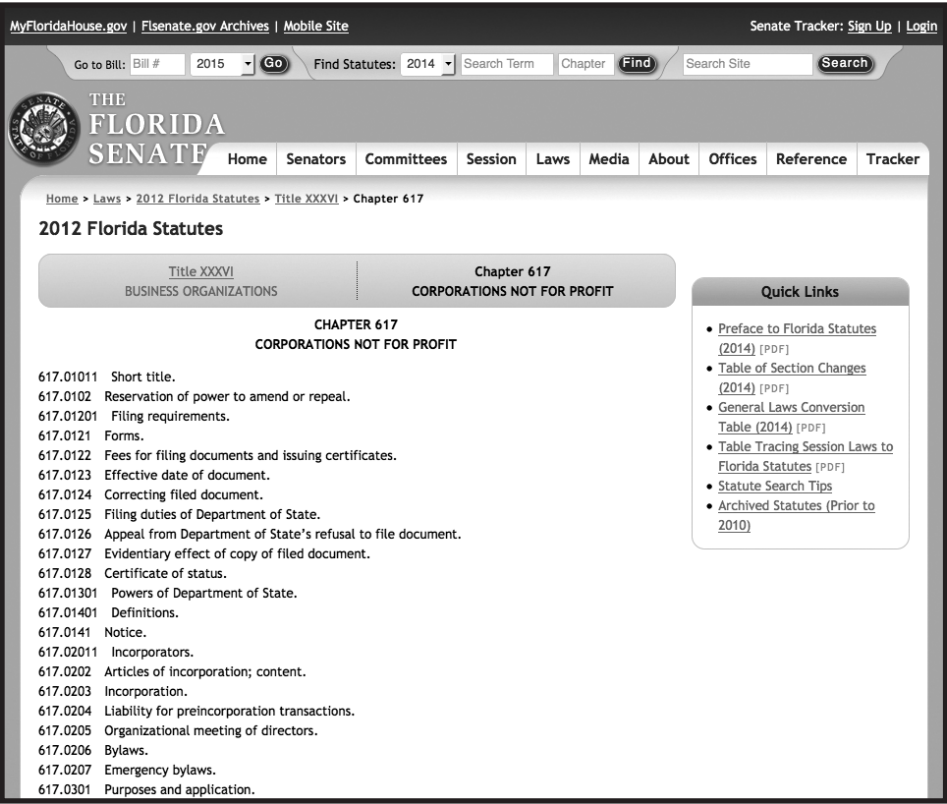
- (d) An identification of each unit by letter, name, or number, or combination thereof, so that no unit bears the same designation as any other unit.

Florida Statute 617 — *Part 3*

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 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. The bill can be seen in its entirety at <http://www.flsenate.gov/Laws/Statutes/2012/Chapter617/All>. Since the entire bill is 35 pages long, it was felt that breaking it into smaller sections would make it easier to read.

617.0127 Evidentiary effect of copy of filed document — A certificate attached to a copy of a document filed by the Department of State, bearing the signature of the Secretary of State (which may be in facsimile) and the seal of this state,



Find the entire law online at this governemt website.

is conclusive evidence that the original document is on file with the department.

617.0128 Certificate of status — (1) Anyone may apply to the Department of State to furnish a certificate of status for a domestic corporation or a certificate of authorization for a foreign corporation.

- (2) A certificate of status or authorization sets forth:
 - (a) The domestic corporation’s corporate name or the foreign corporation’s corporate name used in this state;
 - (b)
 - 1. That the domestic corporation is duly incorporated under the law of this state and the

- date of its incorporation, or
- 2. That the foreign corporation is authorized to conduct its affairs in this state;
- (c) That all fees and penalties owed to the department have been paid, if:
 - 1. Payment is reflected in the records of the department, and
 - 2. Nonpayment affects the existence or authorization of the domestic or foreign corporation;
- (d) That its most recent annual report required by s. 617.1622 has been delivered to the department; and
- (e) That articles of dissolution have not been filed.
- (3) Subject to any qualification stated in the certificate, a certificate of status or authorization issued by the department may be relied upon as conclusive evidence that the domestic or foreign corporation is in existence or is authorized to conduct its affairs in this state.

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WPRF NEWS



Eva Rachesky
V.P., WPRF

Dear Residents,
WPRF has been working diligently to put together the 2014-2015 budget for your Operations Committee consideration and approval. Based on suggestions/requests by residents and the general wear and tear on the recreational facilities, I had many items that enabled me to create my yearly “wish list”.

With great consideration and foresight, the Committee has made funds available for many projects in the following year starting November 1, 2014. Some of the larger projects are as follows: Renovation of the indoor pool; modernization of pool controls equipment; replacement of Party Room carpeting; upgrade of Party Room sound system; new vinyl for the north/south stairwells; upgrade Kent/Hastings/Guest pool areas to match Dorchester, Somerset, and Camden pools; a new fishing pier and the relocation and expansion of Petanque behind the main clubhouse. This work will give a much needed “face lift” to these areas mentioned.

The Hastings shower project commenced mid-October and is moving along nicely. In both the ladies/men’s locker rooms, the four small showers will be made into 3 roomier showers and one ADA shower. All the tiles and fixtures will be upgraded. I do not have a

completion date at this time. For those continuing to use the exercise area and aerobics room, please remember to bring your own water. For your convenience there is a Port-a-let available in the north parking lot.

In last month’s article I talked about the work being done at the resident “cold water” pool. As the work has progressed, other issues have developed requiring WPRF to ask for additional funds which were approved. Due to these unforeseen circumstances, the scope of work has been expanded. The additional work will include the sinking of the 9 downspouts under the deck and connecting them to the storm drains which will enable rain water to flow freely into the lake without flooding the pool/pool deck. The old pavers have been removed and before new pavers will be added, the deck will be reshaped by adding new landscape beds. The old bush line has been removed, opening up the pool deck to water views. Based on County codes, a fence will need to be added. In order to give the area a “resort like” appearance, a fair amount of landscaping will go in.

Once a contractor is awarded the job, proof of insurance is provided to WPRF and the job site then becomes their responsibility. Safety fences are put up and the area becomes a construction site with “no trespass” signs posted. I have seen residents stepping into these areas to look around and assess the progress being made. I ask all residents to stay out of these areas as you risk injury to yourself. Please stay on the outside of the safety fence where you can view the work in progress without risk to life and limb.



Photo by Ken Graff

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Okeechobee Branch Library News

The Palm Beach County Library System is excited to announce the availability of “hoopla,” a new way to use your library card to borrow movies, television shows, music and audiobooks without ever having to leave home. Card holders can now use hoopla to access thousands of audio visual materials and stream them directly to their computers, smart phones and tablets. All hoopla content is available on demand with no holds and no waiting. Your library card allows you to borrow up to 12 items from hoopla each month. There are over 8,000 movies and television shows, 10,000 audiobooks and 115,000 complete music albums to choose from, and new items are added weekly. Movie and television titles circulate for 2-3 days, music for a week, and audiobooks 21 days. You can watch or listen to your items as much as you want during the circulation period, and all items will be returned automatically when they expire so there are never any late fees to worry about.

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

November Programs

Thu, Nov 6, 10:30 a.m.	eBook (Kindle, I-Pad)
Thu, Nov 13, 11:00 a.m.	Movie
Tue, Nov 18, 8:30 a.m.	Mousing (hands-on)
Tue, Nov 18, 12:30p.m.	Word Processing (hands-on)
Wed, Nov 19, 11:30 a.m.	Criminal Justice Program
Thu, Nov 20, 11:00 a.m.	Excel 2007 (hands-on)
Mon, Nov 24, 11:00 a.m.	Movie
Tue, Nov 25, 8:30 a.m.	Browser Basics (hands-on)

Okeechobee Blvd. Branch Library
5689 Okeechobee Blvd., West Palm Beach, FL 33417
(561) 233-1880 www.pbclibrary.org

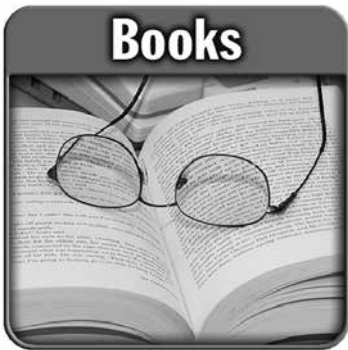
The Reader's Corner

BY LENORE VELCOFF

In *A South Girl* by John Warley, I thoroughly enjoyed reading how the Coleman Carters take on challenges to their comfortable family life and Southern culture that come with the addition of an adopted daughter from South Korea.

The first part of the novel, using the points of view of Allie's birth mother, her orphanage nurse Hana, and her adoptive parents Elizabeth and Coleman, was good reading. This cross-generational, cross-cultural book got me hooked from the very beginning and

I couldn't do anything productive until I finished reading it. *A Southern Girl* brings us deeply into Allie's plights—first for her very survival and then for her sense of identity, belonging, and love in her new and not always welcoming culture. In this truly international tale, Warley guides us through the enclaves of southern privilege in New Hampton, Virginia, and Charleston, the poverty-stricken back alleys of Seoul, South Korea, the jungles of Vietnam, and the stone sidewalks of San Miguel de Allende, Mexico,



as the bonds between father and daughter become strong enough to confront the trials of their pasts and present alike.

A couple from Charleston with two children decide to adopt a Korean baby in

the late 70s. They are part of Charleston society and bloodlines mean everything to their families so this adoption is not well accepted by his family or many of their friends. The book is about the subtle racism that occurs when someone different is brought into a closed society. It provides an interesting insight into the mindset of those traditionalists and how sometimes it's not hatred of others that leads to exclusion but rather a longing for tradition. Then it also highlights the pain caused by exclusion and

how sometimes it is fear and hatred that leads to these choices. Learning about the culture and the exclusivity of the south was interesting, but is it really all that steeped in tradition as the author said? I don't know.

Its also a story of love and acceptance and family. It is a story of international adoption, a story of love on many levels and what we do for our loved ones but most of all it is a story of change and how these loveable characters deal with it and remain loyal to the ones they love.

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— PLAY REVIEW —

Our Town

at Palm Beach Dramaworks

BY IRV RIKON

Welcome back to *Our Town*! Thornton Wilder's Pulitzer Prize-winning play was first produced in 1938. For a long while, despite the play's unusually large cast, it seemingly was presented everywhere by amateur as well as professional companies. The reason: *Our Town*'s themes were and are universal, speaking to every culture, every society yesterday, today and tomorrow. And now, through November 9th, it can be viewed at PALM BEACH DRAMAWORKS in the Don and Ann Brown Theatre, downtown West Palm Beach. For the theatre, the event marks a milestone, for this is the beginning of Dramaworks' 15th Anniversary Season.

Our Town defies easy description. It has no real plot and little forward motion except for the passage of time itself. The play is set in Grover's Corners, New Hampshire, population roughly 2,000 people in May, 1901, and ends in the summer of 1913. A person called The Stage Manager introduces us, the audience, to the play. We watch ordinary people in many vignettes going about their daily lives: women doing household chores, men preoccupied with their jobs, both raising families. The youngsters, especially as we observe them in Act Two, uncertainly fall in love, then marry happily. In all of this, there is a common humanity.

Playwright Wilder labeled Act Three "Death and Dying" and it's probably this, more than all else, which gives *Our Town* its universality. We're all aware that, at some point, we will die. It's a fact we seldom face or discuss. Wilder accepts death as a part of life and writes of it with a certain grace that I think no other author or commentator has ever quite achieved. Upon leaving the theatre, one feels at peace and impressed by

Wilder's genius. If the play be about ordinary people, the cast is truly outstanding. Colin McPhillamy as The Stage Manager is perfect, and I say this although such luminaries as William Holden, Montgomery Clift, Henry Fonda, Spalding Gray, Don Ameche, Paul Newman and Hal Holbrook played the role. This cast includes such local favorites as Kenneth Kay, Elizabeth Dimon, Patti Gardner, John Felix, Dan Leonard, Margery Lowe and Cliff Goulet. The entire ensemble is lovingly directed by J. Barry Lewis and all, including the Carbonell Award winners above and those not yet named, deserve kudos. The two youngsters, Emiley Kiser and Joe Ferrarelli, rate special mention. The technical crew is likewise excellent.

Producing Artistic Director William Hayes himself best sums up the play at the conclusion of his program notes: "We live in an age where we are so preoccupied with staying connected via technology that we often fail to take the time for real, human connections. 'Our Town' reminds us what we lose when we take for granted the wonder of being alive."

Closing date is November 9th. From December 6, 2014 to January 4, 2015, Academy Award-winning actress Estelle Parsons appears in Israel Horovitz's play, *My Old Lady*. It concerns "a down-on-his-luck New Yorker who inherits a Paris apartment and must live with his tenants, an old lady and a rigid daughter." Check out the theatre's other programs, including "Dramalogue," featuring live interviews with such great talents as *Wall Street Journal* theatre critic Terry Teachout, Estelle Parsons and playwright-actor Sam Shepard. For tickets and additional information telephone 514-4042. Online: www.palmbeachdramaworks.org

Classical Music Class with Dr. Roni Stein

BY BETTIE LEE BLECKMAN

Dr. Roni Stein, a long time CV resident (has been featured on our Ch.63) will once more be conducting two (2) classes in Music Appreciation.

One will focus on "Classical Music" (from Baroque, Classical, Romantic to Modern) while the other will be "The Joy of Opera" (viewing, discussing the various Operas of Puccini, Donizetti, Halvey, Rossini, Mozart and many more) as well as "Selected" Concerts featuring Pavarotti, Domingo, Sutherland, Sills among others.

The Classical Music class will expose you to not only the music of the various composers, but their lives as well...such as J.S.Bach, Antonio Vivaldi, W.A.Mozart, Beethoven, Chopin, Rachmaninov, Tchaikovsky, Brahms, Liszt and many more. You will also hear, view and learn about the "Blues, R&R, Big Band & Swing Era and of course Broadway".

So do make this part of your Fall & Winter Schedule.

Registration in Ticket Office. Information as to days, time and fees will be provided by Kristy.

Roni's credentials include a PHD in Music History, Composition, Advanced Harmony (Geneva, Switzerland Conservatory) North Carolina State, in addition to "The Academy of Music" (Juilliard School of Music, NYC).

She has, and continues, to lecture at the "Kravitz Center." During the Summer months, she teaches at Utah State University having returned recently. In addition to the above, she also has served as Israel's Cultural Attache to The Dominican Republic and, to this day, continues her many friendships..

At this time I would like to include a personal note, having taken Dr. Roni's class "The Joy of Opera" for many years, have come away with a deeper appreciation of 'One of My Loves' (classical music) and have as well developed a 'Treasured' friendship!

Petrina Penio, P.A. Attorney at Law

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NOVEMBER 2014 ENTERTAINMENT



Sat. Nov. 1, 8 p.m.

Tribute to
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Starring Neil Zirconia

Brought back by Special Request.



Sat. Nov. 8, 8 p.m.

Studio 54
Megahits of the Disco Era

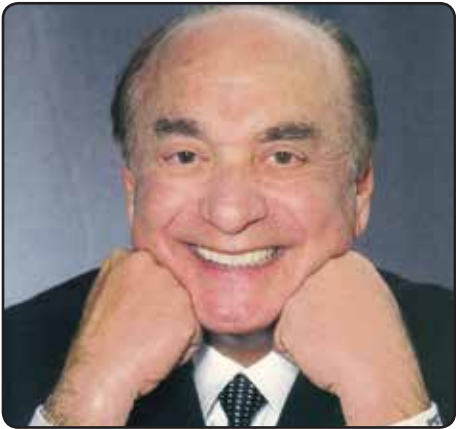
presented by musicians, who toured with the
bands of the various Artist's of that time.



Sat. Nov. 15, 8 p.m.

A Night at the Opera
Excerpts from "La Creme de la
Creme" of the Opera World.

presented by 5 "Angelic" voice singers
(2 Females -3 Males).



Sat. Nov. 22, 8 p.m.

Laugh Out Loud

Dick Capri (Catskills on B'way)
& Tony B, renown singer.



Sat. Nov. 29, 8 p.m.

Impressions
Starring Paul Tanner

likes of Elvis/Nat King Cole/ Tom Jones etc.

Ticket prices for the above shows maybe purchased
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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
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NOVEMBER 2014 MOVIES

11/02 Sun	1:45PM	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. <i>(Continued from last month)</i>
11/03 Mon	6:45PM	
11/04 Tue	1:45PM	
11/06 Thu	6:45PM	
11/09 Sun	1:45PM	FADING GIGOLO (Rated R for Adult Situation, 90 min.) John Turturro, Woody Allen, Sharon Stone. Fioravante decides to become a professional Don Juan as a way of making money o help his cash-strapped friend, Murray. With Murray acting as his "manager", the duo quickly finds themselves caught up in the crosscurrents of love and money. John Turturro wrote and directed this comedy, as well as stars.
11/10 Mon	6:45PM	
11/11 Tue	1:45PM	
11/13 Thu	6:45PM	
11/16 Sun	1:45PM	THE FAULT IN OUR STARS (PG-13, 123 min.) — EShailene Woodley, Ansel Elgort, Nat Wolff, William Dafoe, Laura Dern. Based upon the number-one bestselling novel by John Green, this film explores the funny, thrilling and tragic business of being alive and in love. Hazel and Gus are two extraordinary teenagers who share an acerbic wit, a disdain for the conventional, and a love that sweeps them - and us - on an unforgettable journey. Directed by Josh Boone.
11/17 Mon	6:45PM	
11/18 Tue	1:45PM	
11/20 Thu	6:45PM	
11/23 Sun	1:45PM	MILLION DOLLAR ARM (PG, 124 min.) Jon Hamm, Aasif Mandvi, Alan Arkin. A sports agent stages an unconventional recruitment strategy get talented Indian cricket players to play Major League Baseball. Directed by Craig Gillespie <i>(Continued next month)</i>
11/24 Mon	6:45PM	
11/25 Tue	1:45PM	
11/27 Thu	6:45PM	
11/30 Sun	1:45PM	

Entertainment

BY BETTIE LEE BLECKMAN

This past "Summer Season" (April through October) afforded us many delightful "Saturday Nights" in the Theatre. . . .combined with our Dances, hosted by a variety of DJ's..the weekends just flew by! Needless to say, there were some "Outstanding" shows, which we hope will be brought back, at a future date and of course a few that our audience was not receptive to..We were treated early on to new, Young Up coming talent,which many of us agreed are the Frank Sinatra's, Johnny Maestro, Elvis, Connie Francis's of tomorrow, in addition to those who brought back "Treasured Memories" of another time.and now on to our new 2014-15 "Winter Season" which we hope will be a huge success! If you have not as yet, purchased your tickets, we strongly encourage you to do so, whether through the Mail, On line (Gate Access) or in person at the Box Office.

November's Presentations has " Something" for EVERYONE...from the "Return" of Neil Zirconia, presenting the music of the Real One, Neil Diamond, The Music of the "Disco" era - Studio 54, Opera, Comedy and last but not least Impressions of singer's such as Tom Jones/Humperdinck/Manilow. . . .So do spend your Saturday Evening with us, on both the Dance Floor in the party room, before and after "ShowTime" in the Theatre. . ."Happy Thanksgiving " to one and all.

*Studio 54 & A Night at the Opera, both new shows for our Audiences.

* NO ADMISSION TO BE CHARGED

Century Village Happenings

PHOTOS BY HOWIE SILVER*



Italian Club picnic on Duck Island



Italian Club picnic on Duck Island



Check in at Delegate Meeting



Ducks at home on Duck Island



Dusk in Century Village

*Photo by Ken Graff



Members at Italian Club Meeting



Italian Club Picnic on Duck Island



Check in at Delegate Meeting



Super Moon

*Photo by Ken Graff

A VISIT TO Mounts Botanical Garden

BY BOBBI LEVIN | PHOTOS BY HOWIE SILVER

Are you tired of meandering through huge shopping malls and flea markets?

Are you tired of buying expensive movie tickets to see disappointing films?

Are you tired of eating lackluster meals in local restaurants?

Break your everyday routine by visiting Mounts Botanical Garden.

Located on Military Trail between Belvedere Rd. and Southern Blvd (next to the Dept. of Motor Vehicles), this oasis of serenity and beauty is waiting to be explored and enjoyed seven days a week.

Mounts Botanical Garden was named in honor of Cooperative Extension Agent Marvin "Red" Mounts who served for the organization for 40 years. Initially, the 3.5 acre County site was used for pasturing 4-H horses.

At Mounts, visitors may spend time admiring colorful, fluttering butterflies, examining unusual plants,



Benches along the Garden walkways provide tranquil resting spots.

attending lectures or just wandering down shaded pathways that lead to unexpected pocket gardens. The air is unadulterated by auto exhaust fumes and is often pleasantly floral scented. The only intrusion to this relaxing,

zen-like experience is the occasional jet liner flying into nearby PBI Airport. Although admission is free, a \$5 per person donation is suggested.

Julia Hindle, who recently moved into Norwich O from North Carolina, took me on a tour of the 14 acres of gardens. A tiny soft-spoken woman, Julia is a dedicated volunteer at Mounts and her love of horticulture and gardening was evident as she lovingly

described the various flowers, trees and cacti growing along our route. I was immediately intrigued by clumps of towering, non-invasive bamboo and by the ylang-ylang tree whose fragrant flowers yield an essential oil that is one of the main ingredients in the classic perfume Chanel #5.

Garden Director Allen Sistrunk took a few moments out of his busy schedule to join my tour. He proudly pointed out some unusual specimens — in particular, the Rainbow Eucalyptus Tree (the Mood Tree). After the tree sheds its outer bark, the inner bark darkens and changes to multi-colored streaks of color. The entire trunk is left swathed in vivid hues ranging from bright red and blue to orange and purple and green. Although this tree is native to the rainforests of the Philippine Islands, it can be grown successfully in southern Florida and would make a colorful addition to Century Village's landscape.

Mounts is Palm Beach County's oldest and largest botanical garden. Established in 1956, it contains more than 2,000 species of tropical and subtropical plants, including

After the tree sheds its outer bark, the inner bark darkens and changes to multi-colored streaks of color. The entire trunk is left swathed in vivid hues ranging from bright red and blue to orange and purple and green. Although this tree is native to the rainforests of the Philippine Islands, it can be grown successfully in southern Florida and would make a colorful addition to Century Village's landscape.

flowering trees and shrubs, tropical fruit trees, bromeliads, palms, herbs, roses, a vegetable garden, an English garden, a Mediterranean garden and other specialty plants interwoven throughout the



A peaceful path through a tranquil garden



Meandering path through exotic palm

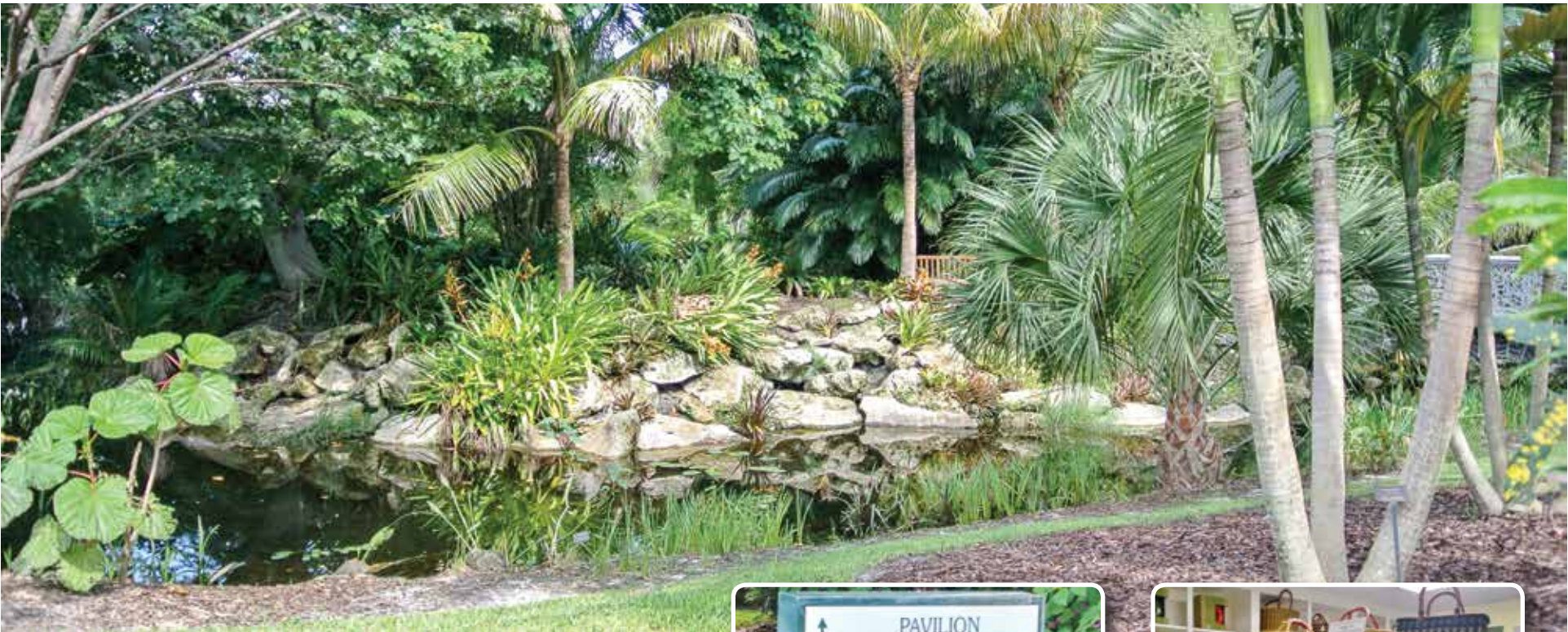
I was immediately intrigued by clumps of towering, non-invasive bamboo and by the ylang-ylang tree whose fragrant flowers yield an essential oil that is one of the main ingredients in the classic perfume Chanel #5.



Sculpture

landscape. Devastated by Florida's last hurricanes, Mounts talented and dedicated staff, assisted by an army of volunteers, has successfully brought the facility back to its full glory and potential. In recognition of her many years of tireless service and support, Shirley Skiver, another resident of Century Village, has been honored by Mounts with the title

Continued on page B2



Palms and exotic plants border a pond

Mounts Botanical Garden

Continued from page B1

“Garden Angel.” Shirley, a “garden nurturer”, has become expert in the area of potted succulent compositions and the phenomenal container gardens that she composes are offered for sale to visitors by the Nursery Guild.

Service and the University of Florida and the Friends of Mounts Botanical Garden. Lectures on “Orchid Basics” to “Container Gardening” to “The Butterflies of South Florida” may interest Village green-thumb enthusiasts who have limited indoor and outdoor



Wayfinding signage



Mounts Botanical Garden gift shop



Stone garden art



Garden sculpture

Mounts Botanical Gardens is designed to inspire the public and to provide opportunities for people of all ages and backgrounds to “learn the art, science and joy of gardening.” Classes and workshops are offered regularly in conjunction with the Palm Beach County Cooperative Extension

gardening space. Century Village residents are encouraged to join a ‘SENIOR STROLL.’ Led by specially trained Mounts Docents, these walks are designed for those who may only be able to walk moderate distances on paved surfaces or mulched paths. On



Learn about the plants you see as you get some gentle exercise.

The annual Fall Plant Sale and Hibiscus Show is scheduled for November 1st and 2nd and another plant sale is scheduled in April 2015. These events are a wonderful opportunity to see and purchase an amazing assortment of fabulous plants exhibited by more than 80 vendors from all over the state.

these leisurely guided tours through the Garden, you will learn about the plants you see as you get some gentle exercise. Numerous benches for resting are installed in all areas of the Garden and there are also water fountains and public restrooms. Visitors are urged to bring along a light lunch and eat in a screened-in porch set aside for dining and socializing. A small but pleasant

bookstore and gift shop is also on the property. Plant sales, family festivals, member breakfasts and auctions are some of the exciting special events available at Mounts to make the experience rewarding for the whole family. The annual Fall Plant Sale and Hibiscus Show is scheduled for November 1st and 2nd and another plant sale is scheduled in April 2015. These events are a wonderful opportunity to see and purchase an amazing assortment of fabulous plants exhibited by more than 80 vendors from all over the state. For specific hours of operation, fees for lectures and classes and for general information, please call the office at Mounts Botanical Garden (561-233-1757). It is time to enjoy one of Palm Beach County’s best-kept secrets.



Volunteer docent Julia Hindle and garden director Allen Sistrunk take time to describe their remarkable collection of flora.

PEOPLE WHO HELP US: Peyton McArthur

BY DONALD FOSTER



Photo by John Gragg

If you regularly attend or watch our UCO Delegate Assemblies, Peyton McArthur, senior aide to Palm Beach County Commissioner Paulette Burdick, is a familiar and friendly face. Time and again, Century Village residents have reached out to Commissioner Burdick's office for guidance and assistance, and Peyton is usually the first point of contact. If you happened to notice the new asphalt on the road in front of Dunkin Donuts, you can thank Peyton, who acted as liaison between Century Village homeowners and the various County agencies involved in the project, seeing it through to completion.

Recently, the UCO Reporter Staff had the opportunity to meet and talk with Peyton, who told us that it was "his honor" to stop by the office on his day off and discuss all matters Century Village. Peyton is a

rare breed in this zip code, a native Floridian, raised in Miami Beach and educated at the University of Florida. His first memory of Century Village was in the early 1970's when local opinion was critical of the new condominium residents, who were mostly retired and from the Northeast. It was assumed by the locals that the new neighbors would vote down school board budgets, but Peyton was impressed by the fact that the opposite was true; with a high proportion of retired teachers and a tradition of valuing education, Century Villagers routinely supported local schools, despite the fact that most had no children in the system.

Our discussion turned to another hot CV topic, Reflection Bay. Peyton supports Commissioner Burdick's opposition to this project for two reasons. First, he notes with alarm

the changes in State and County laws that, over time, have had the effect of lessening the burden on developers and shifting the cost of new roads and utilities to taxpayers. The other reason is environmental: Peyton is keenly aware of the effect of overdevelopment on Florida's natural resources and, in particular, water. Floridians are sucking up water out of the ground faster than the rain can replenish it, and the underground voids created by the overuse result in sinkholes and saltwater intrusion of the water table. Already, in Broward and northern Palm Beach County, expensive reverse osmosis systems are being used to desalinate brackish groundwater. The further loss of open green space, places where rain can re-enter the water table, combined with additional water use by new developments, can only make the problem worse. Peyton believes that the Reflection Bay decision can set a precedent toward environmental

sustainability, or over-development and eventual environmental disaster.

Peyton is running for Port Commissioner, Group Five, Port of Palm Beach. As a long time Port administrator, he is enthusiastic about this important facility, which employs 2400 people and is one of the few American ports with a favorable balance of trade, due to the shipping services provided to the Bahamas and Caribbean Islands. If you have ever visited the Bahamas, just about everything that you ate or drank was shipped in from Riviera Beach, much of it Florida produce. As a member in good standing of the group of "People who Help Us", Peyton asks for the support of Century Village voters, and assures us that he will continue to serve as our "go-to guy" at Commissioner Burdick's office. We wish him luck.

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 November 30, 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



WHOLESALE

VERTICALS

PVC • Woods
Faux Woods
Woven Woods
Shutters



Visit our Showroom

Monday–Friday 9 a.m. to 4 p.m.

6001 Georgia Avenue, Suite 10, West Palm Beach

Call for an In-Home Appointment

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You'll appreciate
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Limit one coupon per customer.
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OFFER EXPIRES: 12/31/2014

Great Clips
IT'S GONNA BE GREAT

West Palm Beach • Lake Point Centre /
Walmart Shopping Center
6901 Okeechobee Blvd.
(NE Corner Okeechobee & Jog; Next to
Walmart Neighborhood Market)
561.469.8147

Let's Work Together to Turn Hunger Into Hope

BY BOBBI LEVIN • PHOTOS BY HOWIE SILVER



Canned goods



Volunteers

The holiday season is fast approaching - a joyous period when many of us over spend, over celebrate and certainly over eat. Television chefs explain new recipes to enhance our holiday tables. Restaurants suggest we make early reservations. Super markets run holiday food specials designed to get us to buy more and eat more.

It would seem that we are a nation blessed with abundance. BUT, IN FACT, ONE IN SIX AMERICANS WILL GO TO BED HUNGRY TONIGHT!



CV Resident Dave Forness

Did you know that each year, roughly 35-million pounds of food is needed to feed the hungry in Palm Beach County? In an area known for its wealth, it's hard to comprehend that so many of our neighbors struggle every day with hunger and food insecurity.

Stepping in to help ease the hunger crisis is the Palm Beach County Food Bank which collects, recovers and distributes food to food pantries, soup kitchens and homeless shelters throughout the County at no cost. During 2013-14, it distributed nearly 5-million pounds of food to 105 agencies and during the summer it provides nutritious food to nearly

1,100 children at 19 local summer camps. It distributes to local food pantries, homeless shelters and soup kitchens - the agencies who take on the daily responsibility of serving the hungry and the poor in our community.

The Palm Beach County Food Bank works solely on donations. It counts Publix, Starbucks, Chipotle, Wellington Fresh Market, the Breakers Palm Beach, Pepperidge Farm, more than 15 local farmers and other corporate and community organizations as its most generous benefactors. It also receives monthly allotments from the United States Department of Agriculture (USDA).

In 1998, parishioners at the Holy Name of Jesus Catholic Church (345 S. Military Trail, WPB) banded together to help feed ten (10) needy families. According to the current Food Pantry Co-Director Jim Tuscano, the church helped feed an average of 575 families each month in 2014 and is one of the larger food distribution agencies in our area. Parishioners donate non-perishable items (canned goods, cleaning supplies, diapers) and additional donations come from Panera Bread, Publix, Pepperidge Farms, and "Feeding South Florida" which distributes the USDA commodities.

All donations to the Pantry are stored in temperature-controlled containers and freezers on the church's property. The containers are inspected on a regular basis and supplies are carefully inventoried.

Volunteers register approximately 2,300 needy individuals and families a year at this pantry. Once the registration process has been completed, recipients are assigned a specific day to visit. Volunteer staffers carefully check eligibility and then help each recipient fill his individual shopping bags or cartons. The variety of food changes from week to week depending on donations, but every item is a necessity and gratefully accepted. The morning that I visited

the pantry, volunteers were unloading and stacking jars of peanut butter, canned meat products and soups, packaged macaroni and cheese, beans, raisins, cleaning supplies and a variety of bread products. During the winter growing season, these non-perishable items are supplemented by donations of fresh vegetables and fruits donated by local farms.

Once a week, Dave Forness, a Century Village resident, picks up

Volunteers register approximately 2,300 needy individuals and families a year at this pantry.

a truck load of donations from Pepperidge Farms and two local Food Banks and delivers them to the church. He is often accompanied, at the crack of dawn, by Frank Montrose, the founding father of the Food Pantry who despite his age continues to help the hungry in our community. Susie Byrne, Alice Bradshaw and Jean Siciliano, Century Village residents, are also regular volunteers who help organize donations.

Mr. Tuscano and his wife Beverley joined Holy Name of Jesus Church following his retirement from the U.S.

Postal Service in 2007. Jim realized how blessed he was - he had never been without a job and had never gone hungry. He knew it was time to "give back" to the community. Beginning as a truck driver for the Food Pantry, his management and organizational skills were quickly recognized and his new "career" is now a driving force in his life. Beverley, pitched in immediately and they are now Co-Directors at this location.

If you are interested in helping at the Palm Beach County Food Bank or at a local food agency (church, community center, homeless shelter food pantry, etc.) check the Food Bank's website (PBCfoodbank.org) or call Chad at 561-670-2518. Volunteer opportunities include warehouse positions, clerical work, food distribution and working on special projects and countywide festivals. The website lists 81 diverse agencies associated with the Food Bank - ranging from The Lord's Place in WPB to McCurdy Senior Housing in Belle Glade to Oasis Compassion in Green Acres to Temple Beth Am in Jupiter. They are all committed to feeding the hungry in our community and they all can use your help.

LET'S WORK TOGETHER TO TURN HUNGER INTO HOPE.

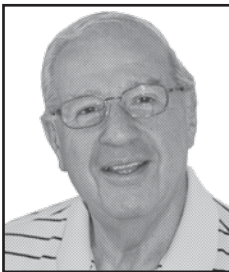


CV Resident Jean Siciliano

S E R V I C E S

Maintenance

By Dom Guarnagia



Don't Miss This Opportunity When Purchasing Property

With real estate prices rising slowly, an opportunity arises for a relative or neighbor, who has been listening to tales of the warm winter climate and the various amenities here in Century Village, to become a resident.

There is one critical service however that has been overlooked when performing a walk-thru with or without a Realtor when, after narrowing your choice(s), the services of a Licensed/ Insured Home Inspector should scrutinize the unit performing a close inspection into general conditions that may or may not be satisfactory. The cost is worthwhile and can eliminate the cost of necessary renovations later that are unexpected. The Inspector should be licensed to carry the certification to perform his task and insured because his print-out makes him liable for accuracy. A few important areas are described as follows:

- Check bathroom fixtures for cracked china or dripping faucets.
- Operate the tub/shower anti-scald pressure-balancing valve (the valve turned fully to HOT should be adjusted to prevent the temperature of the water from exceeding 115 degrees F. thereby prevent scalding).
- Observe the toilet flush mechanism for proper operation.
- Inspect the ceramic tiles surrounding the bath tub should be firmly affixed with no missing ones.
- Check the drains that should purge the water quickly without gurgling or be sluggish.
- The kitchen faucet should neither drip nor be difficult to operate.
- Look up at the ceiling: are there stains that signify a leak from the unit above or from the roof, if the unit is on the top floor.
- The Circuit Breaker electric panel should be cool to the touch when there is a load from appliances operating.
- The front windows may be stiff to open; they are old but should be operational.
- The doors should open/close with minimal effort.
- There should be no extension cords that are connected to the refrigerator or air conditioner(s).
- The water heater, perhaps under the kitchen cabinetry, may be more than ten (10) years old. Your Board of Directors may require replacing it as a condition after the sale.

- Many shut-off valves have been upgraded to non-corroding quarter-turn ball valves during their effort to reduce water damage from the water heater and toilets. If that has been done, it is a bonus.
- Floor covering can be an issue. If the floor covering is carpeting and not tile or laminate and you wish to change to ceramic tile, a ¼” cork underlayment is suggested to dampen noise transmitted to the unit below. If it’s the ground level, it is not necessary.

These are a few important things that can make or break a deal and can easily leave a bitter taste when corrective expenses are necessary. The expense of an inspection will be far less than corrective action

Safety

by George Franklin



I am going to touch on a subject that I have not done before. Let me explain: The last few weeks driving around the village, I noticed A LOT of people that have apparently cleaned off their cars in the morning hours or washed them. Anything unusual you say? No. BUT what I have seen are the towels/rags sticking out from the trunk of the cars. Again ok? NOT ok. The trunks were OPEN!! No one was around. Maybe there was nothing in the trunk to steal? Maybe there was. Yours truly did not get out of my vehicle to check. Maybe I should have. I remember years ago my father doing this but he closed the trunk on the towel/rag. I asked about this practice and he told me that after the towel was wet throwing it back into the trunk with heat caused humidity and would cause mold in the trunk spaces. Point taken.

A few things to consider here folks. If you are one of those people that do this practice, I can certainly understand why trying to keep a vehicle nice looking and avoid the harsh sun and other damaging things to paint that come with living in South Florida. Try moving the towel/rag OVER to either side so it does not get caught in the trunk latch. Lock the trunk closed. You say you have nothing to steal in the trunk? How about your spare tire and jack? Certainly well worth over \$100 not to mention the annoyance of having to make a police report and calling the insurance company to find out your coverage does not cover this sort of thing then having to go out and purchase a rim and tire and jack. Also: How many times I have pleaded with everyone to remove items from the vehicle and LOCK all doors and windows? We make things hard for our Security and Sheriff's Office to keep us safe if we don't

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
SEPTEMBER	48	42	7	97

follow simple rules.. Again... LOCK the car... REMOVE articles... CLOSE the windows and please find another way to dry your wet towels and rags! Washer/Dryers are available in all buildings. USE them PLEASE! Any questions please feel free to contact me at the UCO Office and I will be glad to help you with suggestions and solutions for your problems. Until next time BE SAFE and SECURE out there!

a cooking show, a health and beauty talk show and a craft show. If you are interested in hosting one of these or any show please contact me at ucoreporter.kgragg@gmail.com or at the UCO Communications Center 683-9336.

Transportation

by Lori Torres



The Transportation Committee is so tuned in to our Bus Riders that we can hear all your suggestions, comments and the things that you say to fellow passengers on the bus.

The committee is always striving to keep our riders satisfied and happy, therefore we have changed the bus schedule AGAIN.

The internal busses will each be going to Publix 4 or 5x a day. We added a bus leaving the clubhouse at 8:00PM. The Publix Express will remain the same.

The Mall Bus will be making 2 trips on Fridays to the Palm Beach Outlet Mall including a stop at the new section. We have discontinued the El Presidente trip temporarily due to low ridership.

Please plan on arriving no later than 9:45am to sign in for the excursion bus trip, this will guarantee your seat on the bus. After that time we will revert to the waiting list to insure that the bus leaves on schedule.

Channel 63

By Kitty Gragg



The shows on Channel 63 are for the people of Century Village to show off their talents, and more people are tuning in to see their friends and neighbors on our television station.

This month we will be adding some of the UCO meetings to our schedule. They will be aired on a regular basis at 9:00am and 6:00pm. The Delegate Assembly will continue to be shown in this time slot for one week following the meeting.

Also there is a new (old) serial mystery that I am adding. (check the 63 schedule)

I receive many comments about the channel, most of it is positive and I welcome this feedback. I continue to get new ideas for programs that people would like to see on the channel. Some of the ideas are for

Window Screen Replacement
Window Cleaning Glass Tinting
Reduces 79% heat & lower A/C cost,
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"Honey Do Man" for general chores
20% OFF ALL WORK FREE ESTIMATES

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

PRESENTS: *ONCE UPON A TIME (A FAIRY TALE RUN AMOK)*. Monday, December 8th. 7:00 PM. Clubhouse classroom C.

ACTORS STUDIO OF CENTURY VILLAGE

Next performance (free) Classroom C in CH - Actors Studio meets at 7 pm Classroom “B” every Mon. For information, call Chuck @ 688-0071 or Neil @ 214-4955. Auditions have begun for our next production, *Role of a Lifetime*. We meet at 7 p.m. every Monday in Classroom B. New members welcome; no experience necessary. 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 Bloew @ 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. Sisterhood: Card Party and Luncheon Nov. 12- make up your table- regular monthly luncheon Nov. 18th. Arts and Crafts Dec. 7- ALL WELCOME. Hebrew lessons starting Monday, Nov.10, 10 AM, Instructor: Sara Farakas.

BABY BOOMERS CLUB

Calling all Baby Boomers to join in our Baby Boomer Events. Make new friends and enjoy the company of other Boomers. Contact Lynn at LynnSevan@aol.com for further information. Our 1st meeting will be Wednesday, Dec 17 in Clubhouse Meeting Room C at 3 with dinner afterwards. All meetings are the 3rd Wednesday of each month at 3 PM.

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, CH. Breakfast meetings held on last Sunday of month at Congregation Anshei Sholom with entertainment and speakers- Join Us!

BROOKLYN/QUEENS CLUB

Meetings to be held on second Wednesday of the month at 2:00 P. M. from Oct. to April, 2015 (Exception Dec. Meeting will be on Thursday 12/11/14.)

Events:

Sunday, Nov. 16th Swing Dinner at Cavalieriis Trattoria

Sunday, Dec 14th Five Guys named Moe with Dinner at Veranda

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 thought provoking, offbeat books. Meet 1st Thurs. of month in CH Classroom “B”. We will be discussing the books on survival and adventure. If this piques your interest call 640-6944 or email ARZJ@HOTMAIL.COM.

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 cameraclubcv@gmail.com.

CENTURY VILLAGE COMPUTER CLUB

Meet 1st and 3rd Thurs., Nov. - Apr. (1st Thurs. only rest of year) 1pm in CR “103” and incl. 30 min. Q&A, biz portion, presenation. Info 252-8495 or visit our website at: www.cv-computerclub-wpb.com

CENTURY VILLAGE CRAFT CREATIONS KNITTING-CROCHETING CLUB

Meets every Tuesday 9:30am-12pm Craft room 104. We create items donated to The Teacup Preemie Program (Hats, booties and blanket sets) & Veterans (Blankets, Lap Robes with filled bags). Thank you for your help.

CENTURY VILLAGE GUN CLUB

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

CENTURY VILLAGE 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 3:35 pm. More info call Rickie @ 683-0869 or Joel @ 688-9455. We need trombone players, string players and percussion players to fill out our orchestra.

CENTURY VILLAGE WOODWORKING CLUB

Meets 6 days a week from 8:30 am to 11:30 am. Please come and join us in our CH hobby shop.

CHARLOTTE’S LINE DANCING

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

CHIT CHAT GROUP

A friendly group of chatters who meet 1st and 3rd Tues . 2 pm in CH Rm. “B” .. For further info call Rhonda @ 686-0835.

CHRISTIAN CLUB

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

COUNTRY LINE DANCING

Country and Regular, held as follows: Mon. 9 to 19:30 am in CH party room starting in December. Call Barb G @640-7168.

DEMOCRATIC CLUB OF CENTURY VILLAGE

Tue. Nov 25th at 1:30 pm in CH party room. guest speaker will be Susan Bucher, Supervisor of Election. Refreshment will be served. Come early!..Bring a friend. There will be no meeting in Dec. For information call: Mae Duke; 687-0238 or Sam Oser; 689-3974.

FRIDAY KARAOKE

Friday 6-9 pm CH Party Room. Dancing and general entertainment hosted by Marshall Eads.

GREAT BOOKS DISCUSSION GROUP

Meet 1st and 3rd Thurs., afternoons 1:30 pm CH Card Room B. 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, 1pm in CH party room. Fausto @478-1821.

Collection for Toys for Tots will be held at Nov. meeting. Casino trip to Mardi Gras casino Nov. 20. Christmas party Dec. 9 @ Mardi Gras Casino, \$25 pp.

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. IACC BOWLING: every Sat, morning 9am, 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. 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, 9am followed by meeting. Info: Phil @686-2086.

JUDITH EPSTEIN CHAPTER OF HADASSAH

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

KNIGHTS OF PYTHIAS: PALM BEACH RAINBOW LODGE #203

Meet 2nd & 4th Tues., 2:30 pm at CSI office at (CV Medical Bldg). Pythians, new applicants welcome! Details Irv @ 683-4049 or Michael @ 623-7672. Second Floor.

LATIN AMERICAN CLUB

Meet 1st and 3rd Thur., each month, 7:00 pm, CH party room. Additional info: Pres. Lily @786-261-5848 or Hortensia # 656-6306.
UPCOMING EVENTS: 11/6, 7 pm: Members Club Meeting- Bingo,50/50 proceeds to St. Mary’s Children’s Hospital Cancer Unit.11/16,

ORGANIZATIONAL NEWS

5 PM: Sunday Dance, \$5.00 admission- proceeds to St. Mary's Children's Hospital Cancer Unit. 11/20, 7 PM: Members only meeting, raffle, prizes. Coffee and pastries.

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 Nov. 10th @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.

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

Meets 3rd Thurs. of month, 10 - 12 noon 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 each month at 3pm in the Art Room, in CH, 2nd floor. If you have any questions, please call Tamara @712-1417.

SAILING CLUB

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

SHUFFLEBOARD CLUB

Nov. through Apr. Everybody welcome. Equipment provided. We play every Tues., Wed.& Thurs. 1:15 PM. Previous experience not necessary. Learn as you play. Ed @ 632-5268.

SNORKEL CLUB

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 @ 543-0407 or Jeanine 688-8596 for info and tickets.

We meet every 2nd and 4th Thurs. 7 to 9pm 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 \$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.kragg@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. Met 1st Thurs. 10am in CH a forum for sharing, knowledge asking questions, education ourselves. Send email cv912superseniors@gmail.com.

THE SCRABBLE CLUB OF CENTURY VILLAGE

Every Tues. 6pm. in CH, 2nd Floor

Card Room. Looking for new members. Info Lucy@729-0705.

TUESDAY KARAOKE

Hosted by Janisse each week from 6pm to 9pm in Clubhouse Party Room --- come enjoy singing, dancing and all-around entertainment.

UNITED ORDER TRUE SISTERS

(A non sectarian Cancer service group) Meetings the 2nd Mon. of each month at 11:30am 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 Coney Island with a carousel. Breathtaking shows at the Aqua theatre and much more. Call Michelle Thomas @904-940-1101 for

pricing and availability.

UNITERS CLUB

Connecting residents in Century Village, to share, inspire and motivate to "Do Something Creative" on an awesome evening. Come have some fun, joy and laughter building strong valuable friendships in a non-judgmental environment that can take your stories anywhere anytime. Endless possibilities to learn, understand, respond and educate to promote awareness in our lovely community where peace love and harmony continues to grow. This club runs on love, and lots of healthy snacks. Yes! Share your skills and talents ...Increase your pep...Make new friends...Exercise your brain... Feel good all over...Be the magic....
UPCOMING EVENTS: Free Pool Side Party Eat Drink and Be Inspired With Guest Speaker Mateja Petje, October 31, 2014 6 - 8pm, CV Clubhouse Pool. Learn More: 561.635.4298 561.328.7935 or UNITERSClub@gmail.com



ACT 2 COMMUNITY THEATER PRESENTS ONCE UPON A TIME

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MONDAY, DECEMBER 8TH
7:00 PM CLASSROOM C



Cast of Act Two Community Theater at dress rehearsal

Photo by John Gragg

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CENTURY VILLAGE WEST PALM BEACH

Class Descriptions 2014-15

Breathing, Visualization & Meditation

Simple, fast and easy techniques that can improve your health, moods, creativity and motivation in life.

Canasta

Learn the basic techniques of playing the skilled game. Learn to count points, keep score and the play of the hand.

Ceramics

Ceramics is an easy and enjoyable activity that can become a truly creative pastime. Must love painting.

Classical to Blues

A nostalgic, musicological, classical education from the baroque, the classical, romantic, to modern period.

Conversational English

This class is designed to help improve conversational ability. Must have some knowledge of the English language.

Duplicate Bridge

Monday night game started on 10/13/14. Contact Liz Dennis for more information at 684-5860, or go to Hastings 7pm on Monday night to play. If you want to learn how to play, sign up in the Class Office.

English for Beginners

Learn the English language.

Folk Dance

Fun, friendly, artistic dance taught by an amazing instructor.

Jewelry Making

Come and learn how to make beautiful jewelry. Ask about supplies. Create pieces for loved ones or treat yourself.

Jewish History

Rich history brought to life by your instructor. Sessions vary. Back in January 2015

Joy of Opera

Enjoy, discuss and view the classic famous operas screened by the top world opera houses.

Lecture Series

Fascinating, tantalizing, informative lectures by Myrna Goldberger. Next topic will be “Famous Last Words” – stories about when someone said something won’t work and it ended up working.

Line Dance

We dance to the music of Tango, Cha-Cha, Rhumba, Mambo and Waltz as well as Country Western.

Mah Jongg

A game of Chinese origin usually played by four persons with tiles re-

sembling dominoes and bearing various designs. Come and learn!

Making Recycled Tote Bags

Students will be able to use recycled plastic grocery bags to make a stronger tote bag. Must have knowledge of single crochet stitch.

Starting in December

Memoir Writing- Learn how to write memoirs with Troim Handler. Back in December

Metro Traffic School

Interested in an automobile insurance discount? Attend a lively, interactive 6-hour Mature Driver course in the Clubhouse.

Painting Workshop

Students will learn how to add light, shade, dimension, and perspective to

their artwork—very informative.

Paper Beading

Create beautiful jewelry beads from paper. Back in December

Senior Civics

Would you be able to pass our Citizenship Test? If not, you may be interested in this class.

Speak Italian

Learn the basics of the Italian language, conversational style.

Stained Glass

Learn how to make beautiful objects with colored glass. The possibilities are endless.

Tai Chi

Learn ways to maximize your energy, balance and stability. Practiced un-

der leadership of an expert certified instructor. Classes held at Hastings.

Tap Dance

Intermediate – Brush up on your tap dancing. Lessons will be given by Joan Maret, choreographer to the Residents Show.

Yiddish Conversational

Learn to speak Yiddish. Taught by Gloria Shore. Back in January 2015

Room locations and times are subject to change and/or modification
HAVE A NEW CLASS IDEA? INTERESTED IN TEACHING HERE AT CENTURY VILLAGE? CALL KRISTY IN THE CLASS OFFICE OR STOP IN TO DISCUSS!

FALL SCHEDULE

All classes are **NOT** final, and are subject to change. Sign up in Ticket Office.

<i>Monday</i>						
Course Name	Starts	Time	Cost	Mtrls	Weeks	Room
Speak Italian (Beginners)	11/3	10am-12pm	\$24		6	Class A
Duplicate Bridge - pay instructor in person	11/3	7pm-8:30pm	\$5		1	Hastings
Paper Beading	12/1	10am-	\$20	****	4	Craft
Classical Music to Blues	12/8	9:30am-11am	\$36		6	Meeting C
<i>Tuesday</i>						
Course Name	Starts	Time	Cost	Mtrls	Weeks	Room
Ceramics	11/4	9am-11am	\$36	****	6	Ceramics
Mah Jongg	11/4	1pm-3pm	\$20		4	Card B
Tap Dance - Intermediate	11/4	10:30-	\$24	****	4	Art
Line Dance - Intermediate	11/25	11am-12pm	\$18		6	Party
<i>Wednesday</i>						
Course Name	Starts	Time	Cost	Mtrls	Weeks	Room
Jewelry Making	11/12	1:30-3:30pm	\$40	****	4	Craft
Lecture Series with Myrna	11/12	10am-	\$25		6	Meeting C
Breathing, Visualization & Meditation	11/5	10am-11:30am	\$25		6	Class A
<i>Thursday</i>						
Course Name	Starts	Time	Cost	Mtrls	Weeks	Room
Painting Workshop	11/6	9:30am-11:30am	\$20	****	4	Art
Folk Dancing	11/13	9am-11am	\$18		6	Party
Joy of Opera	12/4	9:30am-11am	\$36		6	Meeting C
Yiddish Conversational	1/8/15	10am-11am	\$7		6	Class A
<i>Friday</i>						
Course Name	Starts	Time	Cost	Mtrls	Weeks	Room
Ceramics	11/7	9am-11am	\$36	****	6	Ceramics
Canasta - Beginners	11/7	1pm-3pm	\$17		4	Card A
English for Beginners	11/7	1:30pm-3:30pm	\$20		4	Class B
Conversational English	11/7	1:30pm-3:30pm	\$20		4	Class A

METRO TRAFFIC SCHOOL DECEMBER 5TH 9AM-3PM CHECK to DOTS for \$15

No Refunds or new registrations after the end of the 2nd class

Room location subject to change and/or modification

\$15.00 service charge on all returned checks ****= materials

R E C R E A T I O N

Snorkel Club



by Kate Odoardo

In spite of the warmth, Fall is here presenting itself in South Florida in subtle ways.

As snorkelers, we witness the arrival of the large pink Moon Jellies. This jelly fish with their mild stinging capacity are a favorite meal for many fish and sea turtles and are an important ingredient in the marine life food chain. We saw groups of porgy enjoying their lunch and an extremely large scrawled File fish, at least a foot long, venture into the water column to share lunch with the porgies. The colors of these fish and jellies will challenge any northern hillside of scarlet and yellow leaves. At Riviera Beach, we saw emerald green parrot fish, two spotted eagle rays, a flying gunard and a sea robin.

The water is still at eighty degrees, but take caution from the jellies and wear a protective rash guard or skin guard and carry a bottle of diluted vinegar to sooth your skin if you should happen to have an encounter.

We visited Rivercenter on Friday October 3rd for a talk on free diving. That is diving down 20-50 feet without tanks. Florida Free Divers has classes to teach you how to slow your heartbeat and breathing so you can go down to meet nature and watch sea creatures on their own level without being encumbered by air tanks.

An enthusiastic group appeared at our first meeting where we discussed upcoming events for this season. We are looking forward to more kayaking and interesting places to visit like Gumbo Limbo Park to help further our education about fish identification and behavior. On board is also was a discussion about our out-of-the-country trip for 2015 — stay tuned.

Make sure we have your e-mail and your dues are paid by January 1st so you will get the lists for upcoming events.

We will have a pot luck for Thanksgiving at the Somerset Pool at 5 pm — so come and meet fellow snorkelers and make new friends.

Pickleball



By Arlynn Abramson

On Saturday morning September 20th at 9:00am, dressed in sneakers and visors, Pickleball made its debut at CV and it was a huge success!

There was a large crowd waiting to take to the courts, and even the "kitchen" on the courts, to learn, laugh and play this great, fastest-growing-sport-in-America fun game!

Lighter smaller paddles, along with wiffle (holed) balls, a shorter than tennis net, and beautiful new courts made for a great morning of meeting new friends while hearing strange new scores like 2-4-1 server! (And now Pickleball players know what that means!)

Pickleball started in 1965 and strangely enough it's named not because of a gherkin but because the dog of the inventor liked to play with wiffle balls and guess what his name was?

It's a game that combines facets and skills from badminton, ping pong and tennis. The score is the first number being the amount scored by the serving team, second number is the opponents score and the last number is always a one or two depending on which player is serving in order!

Sounds difficult? It's not at all! And playing does not really require running too far; the balls and rackets are light, and CV has two of the nicest courts in a great color blue! (Matches my eyes, thank you Eva! :-)

I do want to take time here to thank our VP for all the great things we see going on here at CV. Pools, pickles, racquetball and paddle courts, our boating facilities, Hastings...

The list goes on and on because of Eva!

I am preparing a list of everyone who wants to play Pickleball so send me your name, telephone and email and we will arrange games, meet and make new friends, go out to DD afterwards — all this while still trying to figure out why anyone would name their poodle Pickles?

Woodworking Club

By Henry Stein

Calling All Potential Century Village Woodworkers!

Century Village Woodworking Club Needs YOU.

Hurricane WILMA ravaged our clubhouse to such a degree that it took two (2) years before it was restored and could be used again. This time period created a clear demarcation line between "then" and "now" insofar as membership in the club is concerned.

There was a great deal of activity in the "hobby-room" at the time of the "then" period -- so much so that we sometimes found very little elbow-room. After "Wilma", the number of active club members was reduced considerably and this negative tendency has continued.

It would prove to be a real loss for Century Village residents if the woodworking hobby shop should be discontinued because of insufficient interest or knowledge of its existence among our fellow villagers.

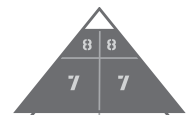
Working with wood is a source of great pleasure when you experience a piece of wood turning into something because YOUR hands and head worked together to form it.

We hope it is possible to rekindle interest in the woodworking club by letting you know what we stand to lose if we are unable to "infect" village residents with pre-"WILMA" enthusiasm for woodworking! You have an opportunity to try your hand at numerous project such as: working on a laths, carving, rich opportunities to make toys, games, models. The boundaries are set primarily by imagination.

We work on numerous and varied projects and this tends to create a fellowship which has considerable meaning in everyday well-being.

We hope to spark your interest

and look forward to seeing you at the hobby-shop in the clubhouse. We are normally there six (6) days of the week from 8:30 a.m. to 11:30 a.m. Don't tell anybody but we generally reward visitors with a good cup of coffee and if you are lucky — there might even be a cookie.



Shuffleboard

Edward Wright

Welcome back to all shuffleboarders. I hope you all had a great summer. The season will be starting in November.

We play every Tuesday, Wednesday and Thursday at 1:15pm. Tuesdays are singles, Wednesdays we play doubles and Thursday is Bowling pin. Come find out what that is all about. Everyone is welcome. Equipment will be provided. It is always good to get outside for exercise and fellowship



Bahamas Cruise From West Palm Beach

The Italian American Culture Club will be hosting several exciting getaways on 11/23, 12/9 and 1/12.

For information and special rates, contact Fausto at 561-478-1821, or attend the monthly IACC meeting on the third Wednesday of each month, 1PM, Clubhouse Party Room.

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HEALTH

Fire Station 23
Senior Health Fair

BY RUTH DREISS

There were many topics of interest to our seniors at the Health Fair at our local fire station September 16th, 2014 and it was a pleasure to see Phyllis Richland, a former UCO VP, very much involved in this presentation for our residents.

You were able to have your blood pressure taken, diabetes screening and a blood test for your blood fat levels, all with results in ten minutes for which you received an \$8 gift card from Target.....an extra added bonus. If you had not yet had your flu shot, those also were provided by our local

pharmacies.

There were multiple tables set up in a canopied environment with representatives to provide information and guidance on many medical subjects, and refreshments were provided for everyone's enjoyment.

Thanks to our shuttle bus service, transportation to the fire station and return pickup to the clubhouse was provided. This made for a very comfortable trip and a well-spent hour. It would be nice to see more of these programs when our winter residents return.

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

202	WELLINGTON A	2/2	PENDING	\$68,500
314	WELLINGTON B	2/2	PENDING	\$67,250
50	CAMDEN B	1/1½	UNDER CONTR.	\$30,000

82	HASTINGS F	2/1½	UNDER CONTR.	\$44,900
256	ANDOVER J	1/1½	PENDING	\$21,000
227	WINDSOR K	2/1½	ACTIVE CONTG.	\$67,900

2014 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
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

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



If you want a "SOLD" sign next to your address,
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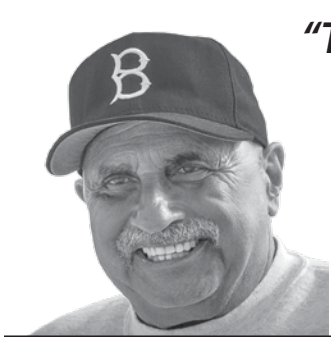
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“Take Two and Hit To Right”

Sports of The Century—Village Sam Milham

Last month's question: Name two players who won two MVPs in baseball and are not in the Hall of Fame. The answer: Dale Murphy and Roger Maris.

LET’S TALK FOOTBALL

By now we all know what’s going on with a few NFL players regarding abuse of women and children.

Let’s try to remember, though, it’s these individuals and NOT the game that’s to blame! Football is a rough game with over 1,700 players who—unlike about 15 offenders—are kind, gentle and decent human beings. Let us penalize the abusers!

If Commissioner God-dell knew of the tapes, he, like the guilty players, must go—but only if he knew! That said, the Commissioner fined Sean Payton \$7 million for

Well, Commissioner, I have an idea (assuming you’re innocent, and I truly hope you are): Why not fine yourself \$5 million and donate it to organizations that help women and children of abuse?

Bounty-Gate a few years ago; and when Payton stated “I was not aware,” the Commissioner said, “Ignorance is no excuse” and fined him for the “good of the game”! Well, Commissioner, I have an idea (assuming you’re innocent, and I truly hope you are): Why not fine yourself \$5 million and donate it to organizations that help women and children of abuse?

As of this writing, the football season is at the quarter mark with many surprises. The pleasant surprises are Dallas, the Giants, Arizona, Detroit, Houston and San Diego—with the Jets, New England, New Orleans and the Washington Redskins being the disappointments.

TIME FOR A NAME CHANGE?

Is it time for the Washington team to change its name? Pressure to do so is mounting. *The New York Daily News* refers to them as simply “Washington.” Because it is offensive to some, many

football commentators will not refer to them by their Redskins name. While it’s not a big issue to me, in this world of political correctness and considering all the problems the NFL is facing, might a change of name be a good public relations move? What name would you choose? Let me know! Being an old baseball man, I’d pick the “Senators.” I’m sure you remember them: “First in war, first in peace and last in the American League”!

TOO MANY PRE-SEASON GAMES

There is no doubt that football (NFL style) is America’s Number 1 sport. (This coming from an old timer whose first sweetheart was baseball.) The only thing I don’t like about football is a summer training season that’s at least 25% of the regular season. Most first-string players hardly see one game’s worth of pre-season action, so you go into the season really not knowing much about your team. I would like to see the exhibition season cut to two games and expand the regular season by two, which has been talked about for at least five years. Detractors claim the season will be too long. Nonsense! It’s

What name would you choose? Let me know! Being an old baseball man, I’d pick the “Senators.” I’m sure you remember them: “First in war, first in peace and last in the American League”!

still 20 games. If I were a player, that’s how I’d look at it. Also, if I’m going to get hurt, I’d rather it be in the regular season, where it counts and could have helped my team win some games.

THIS MONTH’S QUIZ

What Cleveland Browns’ running back has a better yards-per-carry average (not as many attempts) than Jimmy Brown?

Till then, “Take two and hit to right!”

Sam Milham has a computer radio show, Mondays at 5:00 p.m. on the WEI Network, plus he appears on Century Village TV channel 63 nightly at 7:30.



Around the Bases with Irwin Cohen

He played in a time when players had nicknames that were not politically correct.

They called Edward Spencer, “Tubby.”

Spencer broke into the big leagues as a catcher with the St. Louis Browns in 1905, and the 21-year-old stood 5-10 and weighed well over 200 pounds and kept adding to the aforementioned figure.

He was struggling with big league pitching and wasn’t hitting half his weight when he was sent back to the minor leagues but hit well there and made it back to the majors, but had picked up a habit of drinking too much alcohol. After being in no shape to play, he was sent home for a month. His manager hoped it would be a sobering experience.

After being in no shape to play, he was sent home for a month. His manager hoped it would be a sobering experience.

Spencer was back toward the end of the 1907 season, but was bigger than ever. Newspaper folks began referring to him as “Hippo” Spencer. After playing in 91 games for St. Louis in 1908, Spencer was traded to Boston but didn’t stay with the Red Sox for the entire season, as his weight and boozing earned him a ticket to the minor leagues.

Spencer spent 1910 in the minors and made the majors for a few games the following year with the Philadelphia Phillies before being sold back to the minor leagues. By this time the word among big league owners was that Spencer was from a family worth millions in Oil City, Pennsylvania, and really didn’t have to work, so he didn’t exert himself on the baseball field.

Spencer announced his retirement from baseball less than a week after the 1911 season and gave his baseball equipment to youngsters around the ballpark. The former catcher intended to marry and take up householding in the warmer climes of the west coast. His father gave him a present of \$50,000, a tremendous sum in those days.

The next few months didn’t go well for the big guy. Spencer was arrested a few times in Philadelphia. It was presumed that it was due to his drinking problem. Once he tried to

break into a saloon in the wee hours of the morning, but the owner lived upstairs and defended his bottles with a revolver.

After sobering up in the county prison, his marriage plans were off and Spencer decided to give baseball another try. He made the Louisville team in the high minor leagues but the marriage didn’t last long. The big catcher loved the bottle too much and he hooked on with another minor league club only to be arrested again. After riding the rails as a hobo and playing here and there in the minors, “Tubby” came back home after his father died in 1914.

Along with his brother, he was heir to the sizable family fortune and had better years. His previous off-season work in lumber camps set his life in the right direction and the rich, big guy tried baseball again and worked his way back to the major leagues.

By 1916 he was with the Detroit Tigers and a teammate of Ty Cobb and wintered in San Francisco, where he was in the haberdashery business. Back with the Tigers for the next two years, he worked in the winter as a California baseball coach and went into shipbuilding to help out during World War One.

Back with the Tigers for the next two years, he worked in the winter as a California baseball coach and went into shipbuilding to help out during World War I.

Released by the Tigers in 1919, Spencer caught on with minor league west coast clubs for a couple of years. Married and with a child in the 1920s, he was living in Los Angeles in 1930 and listed his occupation as an “oil man with oil wells.”

Tubby Spencer was 61 when he died in San Francisco from complications of a brain hemorrhage in 1945. His latter years were happier ones but baseball’s old-timers wondered how good a ballplayer he would have been had he stayed away from the bottle.

CV snowbird Irwin Cohen headed a national baseball publication for five years before working for a major league team earning a World Series ring. He may be reached in his dugout at irdav@sbcglobal.net.

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

East Meets West in Home Fashion and Design

Let's Shop!

When decorating, east can meet west in home design by adding a few well-placed pieces that will transform an ordinary room into an exotic oasis. The end result is a fashionable soft yet modern look. Did you know that you can truly update a room by adding a sophisticated sense of style such as Eastern-inspired accent pieces, from luxurious velvet pillows with tassels, to embroidered hand towels and/or intricate carved chairs? Try it. You might like it!

I prefer a clean slate... no paint, no rugs, no verticals, no nothing! I love to decorate using a clean slate. My favorite is to pick out colors that pop, leaving you with the WOW factor.

The condos in Century Village are — how should I put it in shopping terms — literally “flying out the door.” No kidding! Every time I pick up the *UCO Reporter*, out of curiosity I check the classifieds as well as the real estate ads and I cannot believe how many have been sold and how many more are on the market. To me, it looks like the prices are increasing, mainly in the two bedrooms, two-bath category. Some are sold furnished, painted, tiled, and in real estate terms, “turn key” situations. I prefer a clean slate...no paint, no rugs, no verticals, no nothing! I love to decorate using a clean slate. My favorite is to pick out colors that

pop, leaving me with the WOW factor. Let's face it; most of us love to re-decorate more often because we entertain. Here in the village, the warmer weather affords us to do that more often than in colder climates... people are willing to travel on a warm summer's evening rather than on a cold, icy, windy one to visit friends or go to dinner. As home entertaining continues to be popular, the challenge lies in creating unique attractive focal points, without spending a fortune.

I did notice also that the transplants, people that start out, as snowbirds become transplants, love that dark furniture. Which brings us back to the east meets west theme. You can bring the eastern influence into your home by keeping in mind that less is more in terms of current design trends. Finding that ‘perfect piece’ can be really a fun treasure hunt. You should look for new or old, unique, one-of-a-kind-items. I just found an interesting eastern influenced cabinet in guess what color? Purple, my favorite! Now that pops! Here are some interesting room-by-room ideas from some of your favorite local stores and shops.

The Kitchen: Asian Culinary Delights

The foods of the East are lauded as the ultimate in healthy gourmet options. Entertain with soothing herbal and green teas served in delicate teapots and cup sets, or



MARIA TENNARIELLO

serve delicious delicacies such as sushi on squared white lacquer plates with chopsticks. Using bamboo plants as a backdrop, as well as bamboo placemats reinforce the Asian theme.

The Powder Room: Unique Accents

Add Eastern ambiance to any powder room with such simple additions as gorgeous embroidered hand towels. Display towels on a decorative bamboo rack and you have successfully merged form and function. Also indulge in votives; candle holders and unique containers that are perfect for cotton balls or little soaps. An unusual side table can surprise and delight. These little unexpected touches enhance the overall design scheme.

Living Room Drama

You can easily update a classic room by adding just a few Eastern-inspired items. Consider a stunning carved chair draped with a sari throw or puffy pillows. Combine a variety of pillow shapes for the ultimate in visual appeal — triangle, round, rectangular. A handsome chest doubles as a cocktail table or corner of the room accent. For that eastern flair, color schemes should also be a priority; burgundy/gold, red/gold, black/red and green/ivory all work to create a depth of richness all at affordable prices. Colorful wall prints act a visual focal point — a

subtle yet effective way to reinforce the elements.

Study/Family Room — Small Spaces With Big Ideas

Accent pieces are especially important when decorating small spaces. Bring home the mystique of the Orient with chests in rattan or bamboo, which make a terrific “conversation” piece, yet function perfectly as a side table. Top with a variety of items that provide color, texture and design: silk plants,

For that eastern flair, color schemes should also be a priority; burgundy/gold, red/gold, black/red and green/ivory all work to create a depth of richness all at affordable prices.

ornamental lamp with a carved statuette, a ceramic bowl (for an instant rock garden), add Zen books and other decorative accessories. Strive for a simple, uncluttered look, the space should feel welcoming and relaxed — a special haven within your home. For a little bite out of your budget, you can create a place in your home with a little touch of the Far East.

Until next month, *ciao and happy shopping!*

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

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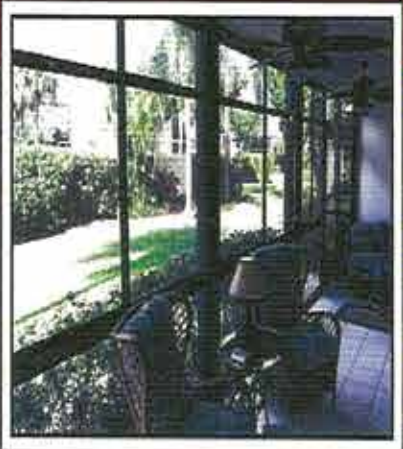


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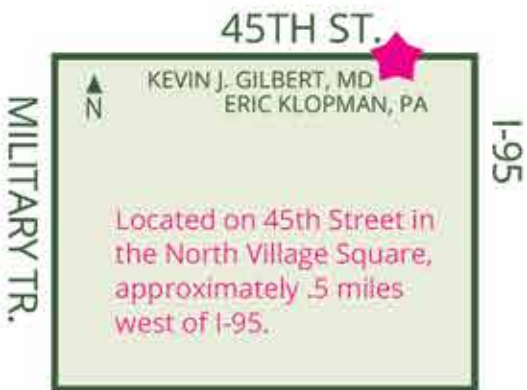
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POLITICAL

Patrick Murphy U.S. Congressman



Patrick Murphy

Over the past few months we have witnessed an alarming increase of anti-Semitism across the globe. This is an issue that needs to be addressed swiftly and aggressively. In my role as your Representative, I have worked across the aisle and with community organizations to raise awareness and combat rising anti-Semitism. I wanted to use this opportunity to provide a brief update on my efforts in Congress on this critical issue.

Last month, I led a bipartisan letter with Representatives Ted Deutch, Mario Diaz-Balart, and Jack Kingston urging that the United States must be the global leader in combating anti-Semitism. The letter, expressing concern about the dramatic increase in anti-Semitic demonstrations around the world since the recent conflict between Israel and Hamas, received broad support from over 75 members of Congress from both sides of the aisle. I also took to the floor of the House of Representatives to condemn these acts of anti-Semitism, speaking out against this troubling surge and condemning these cowardly acts.

On October 7th, I also had the honor of joining the Honorable Ira Forman, U.S. Special Envoy, Office to Monitor and Combat Anti-Semitism; Professor Charles Small, Director at the Institute for the Study of Global Anti-Semitism and Policy, and Koret Distinguished Fellow at Hoover Institute, Stanford University; and Hava Holzhauer, Florida Regional Director at the Anti-Defamation League, to discuss and raise awareness of the surge of anti-Semitic activity across the globe at an event called Crisis Rising: Forum on Global Anti-Semitism. The event was sponsored by the Jewish Community Relations Council of Palm Beach County (JCRC). It was a remarkable event and truly heart-warming to see our community come together to take action against intolerable discrimination.

While working in D.C. last month, I also had the opportunity to join several of my colleagues to meet with Professor Deborah Lipstadt, Dorot Professor of Modern Jewish History and Holocaust Studies at Emory University, and David Harris, Executive Director of the AJC, to discuss the rise of anti-Semitism in Europe. I committed to them that I would lead the charge in taking this issue from Congress to the United Nations.

The U.N. continues to stand in the way of progress. It should take a more active role in stemming the

surge of anti-Semitism because it is minority groups of all stripes that suffer when anti-Semitism is tolerated. America must continue to lead the global community in these efforts to address such acts of hatred, which is why we must insist on more U.N. involvement. As a community and as a nation, we cannot allow other communities and global organizations to remain silent on this issue.

Anti-Semitism is an issue that impacts everyone. This is not just a Jewish issue but a human rights issue. I applaud the commitment of our community in taking a strong and active stand against such acts of hatred, wherever they occur.

Sharon R. Bock, Esq. Clerk & Comptroller, Palm Beach County



Sharon Bock

November 8 for Palm Beach County tickets

Do you have an unpaid traffic ticket that's been turned over to a collections agency? If so, for one day only, the Palm Beach County Clerk & Comptroller invites you to pay without paying the 40 percent collections surcharge.

There are thousands of people with overdue Palm Beach County traffic tickets, many of whom have lost their driving privileges. If stopped while driving with a suspended license, you could have your car impounded and will face criminal traffic charges. Because of this, we are having a special one-day event on Saturday, November 8 to pay overdue tickets, save money and restore your driving privileges.

It's called "Operation Green Light," and it can mean significant savings of 40 percent on the collections agency surcharge if you have an overdue ticket. For example, you'll save \$82.40 in collection agency surcharges on a \$206 ticket for driving 10-15 mph over the speed limit if you pay during Operation Green Light!

The Clerk's offices at the South County Courthouse, 200 W. Atlantic Ave., Delray Beach, and the Palm Beach County Criminal Justice Complex, 3228 Gun Club Road, West Palm Beach, will be open from 9 a.m. to 4 p.m. on November 8 to ensure you have the opportunity to take advantage of this one-time offer.

Payments will be accepted by cash, check, money order or credit card.

Please help make Operation Green Light a success by spreading the word. To learn more, visit the Operation Green Light page at www.mypalmbeachclerk.com.

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



Paulette Burdick

In addition to cooler weather, the month of November also heralds the uniquely American general election, Veteran's Day and Thanksgiving. It is appropriate that we honor our Veterans who's sacrifices have preserved our right to vote and give thanks for all the blessings that we enjoy as Americans. One way to honor our veterans is to vote - by mail, early voting or voting at the polls on Tuesday, November 4th. Absentee ballots may be requested by calling the Supervisor of Elections at 656-6200. The closest early voting locations will be at the Supervisor's Office at 240 South Military Trail or at the Convention Center on Okeechobee Boulevard.

Anyone who has watched television lately has been inundated with commercials about the congressional and gubernatorial elections, but there are many other important issues on the ballot which deserve your consideration. There are three proposed amendments to the Florida Constitution and two Palm Beach County referendums.

Constitutional Amendment 1: Water and Land Conservation. This amendment funds the Land Acquisition Trust Fund to acquire, restore, improve and manage conservation lands by dedicating 33 percent of net revenues from the existing excise tax. The County Commission adopted a resolution supporting passage of this amendment.

Constitutional Amendment 2: Use of Marijuana for Certain Medical Condition. This amendment would allow the medical use of marijuana for individuals with debilitating diseases as determined by a licensed Florida physician.

Constitutional Amendment 3: Prospective Appointment of Certain Judicial Vacancies. This amendment requires the Governor to fill before the current justice's or judge's term expires. This would allow a sitting governor to appoint justices to seats which will become vacant in the next governor's term.

The first countywide question is the reauthorization of the Children's Services Council of Palm Beach County. The Children's Services Council was approved by Palm Beach County voters in 1987. The Children's Services Council provides early learning and reading skills, development, treatment, preventative and other children's services in Palm Beach County. If not reauthorized, the Children's Services Council will cease to operate.

As you can see there are a number of important issues on the ballot in

addition to the elections. Please exercise your right to vote and go all the way down the ballot. By the way, don't forget the Port of Palm Beach Commission race.

Ted Deutch US Congressman



Ted Deutch

Medicare's open enrollment period is a once-a-year opportunity for current beneficiaries to make changes to their health care coverage. This year's open enrollment period begins on October 15, 2014 and ends on December 7, 2014. Whether you want to switch between original Medicare and Medicare Advantage, choose a different Medicare Advantage health plan, or change your prescription drug coverage under Medicare Part D, I would like to share some basic information to help you make the best decision for your own health care needs. For more resources, I invite you to visit www.TedDeutch.House.Gov/Medicare.

During the open enrollment period, you may choose between original Medicare or Medicare Advantage. Original Medicare is a federal fee-for-service insurance system that includes Part A hospital coverage and Part B medical coverage for things like doctor visits. Beneficiaries may also purchase one of the private prescription drug plans made available through Medicare Part D. Finally, many enrollees elect to purchase additional coverage through a supplemental plan, known as a MediGap policy. Premiums for MediGap insurance are in addition to those charged under Medicare Part B, and the costs and benefits of these plans vary a great deal.

Alternatively, you can enroll in Medicare Advantage, a program in which private insurance companies administer your Part A and Part B benefits through a PPO, HMO, or similar arrangement. Because these health plans are not managed by the federal government, I recommend that everyone interested in Medicare Advantage take the time to do some comparison shopping. Many of these plans offer customers additional benefits, but it is important to note that some insurers also charge monthly premiums on top of the premiums you already pay for Medicare Part B each month. Please note that not all Medicare Advantage plans include Part D coverage, so you may need to find a standalone prescription drug plan.

You should also be aware that premiums, deductibles, and other cost-sharing responsibilities - such as co-payments for visits to

POLITICAL

specialists or costs for medications inside the “donut hole” – vary from plan to plan. Please take the time to understand these costs before you enroll. I would be remiss not to mention that the Affordable Care Act has helped keep premium increases minimal under Medicare by encouraging efficiency and eliminating waste. In 2015, the average increase to Medicare Advantage premiums is expected to be about \$2.94 a month, and many plans will have no increase at all.

I understand that all this information can be overwhelming. To view my expanded guide to Medicare open enrollment, please visit teddeutch.house.gov/medicare.

Anne Gannon Constitutional Tax Collector



Anne Gannon

November is a wonderful time for all of us in South Florida with celebrations from Yom Kippur to Thanksgiving. For property owners, November also marks the beginning of property tax season and is the busiest month at our agency. In

this edition, I’m sharing the options to help you save money and time.

Save Money on Property Taxes

Question: Are there any options to make my property taxes cheaper? Here are three options that could help you save on your property tax bill.

Pay early.

2014 Property Taxes are payable November 1, 2014 to March 31, 2015. You can take advantage of our early payment discounts.

- **November:** 4% discount
- **December:** 3% discount
- **January:** 2% discount
- **February:** 1% discount
- **March:** No discount

Pay in smaller installments instead of one lump sum.

Our Installment Payment Plan divides your property taxes into four payments: June, September, December and March. If you use this plan, you receive a discount slightly under 4%. For more information and to sign up for the 2015 property tax season, visit pbctax.com. Applications must be received by 5 p.m. April 30, 2015.

Dispute your property tax valuation.

Taxpayers may file a petition with the Value Adjustment Board to challenge

the Property Appraiser’s assessment, classification, or exemption status. Once a petition is filed, the taxpayer must pay at least 75% of the Ad-Valorem taxes and 100% of the Non-Ad Valorem taxes before April 1.

Top 5 Ways to Lose Wait.

We can’t help you with those pesky Thanksgiving pounds, but we do have some helpful hints to reduce your wait time.

Go online.

Our online payment center is always open for business at www.pbctax.com

Plan your visit.

November through March is the busiest time at Tax Collector service centers. Be sure to bring everything you need to complete your transaction.

Make an appointment.

You can schedule driver license appointments up to three months in advance at pbctax.com.

Avoid peak hours.

Wait times are shorter in the mornings and on Tuesdays, Wednesdays and Thursdays. Avoid the first and last day of the month.

Download our free app.

In The Driver’s Seat is available for Apple and Android devices and offers tax calendars and driver information.

Why ePay is the best way

You may already know that paying your property taxes online is fast,

easy, and secure. There are several other reasons you may want to make the switch to ePay.

E-Checks are free.

There is no charge to pay by E-Check. Credit card companies charge a convenience fee. This fee is not retained by our agency.

Easy Financial Records.

After submitting a payment, you will receive a transaction notice email for your records indicating that a payment is pending. Online payments typically clear financial institutions within 7 – 10 business days.

It’s best for the environment.

Paying online means fewer deliveries of physical payments, reducing our use of greenhouse gases.

To ePay 2014 property taxes, visit the Online Search & Payment Center at pbctax.com. We will accept payments online beginning November 1.

Avoiding the pay-by-mail pitfalls

If you submit your payment by mail, do not fold, staple, paper clip, write on, or mark on the payment stub. Also, make sure that you sign your check.

Property taxes fund everything from roads to schools and law enforcement to libraries. That’s why I work so hard to collect every dollar owed.

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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 — 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>

Stratford N — 1 bd. - 1 1/2 ba, water view, CA/H, rentable, new carpet, new H2O heater, fully furnished. \$27,900. 631 -807-0300. email: dena150@gmail.com

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

Windsor F — 1 Bdrm, 1.5 bath, corner 1st floor, remodeled, fully tiled, new A/C/ HWH, furnished, rentable, hur-

ricane shutters, must see! \$39,900. 772-985-9556.

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.

Northampton H — 1 bedroom, 1 bath, 2nd floor with lift. Available seasonal or year round. 561-345-0586.

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.

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

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 quick books @ \$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.

For Sale — Modern blond cocktail table on casters, two matching end tables w/ glass tops. \$100- Terry @ 689-0176.

Lic. Nurse Available — Rate negotiable. Aide or companion, nursing care or “get a break”. I am there- compassionate and smart. No nights. 345-2819.

For Sale — 6pc. bdrm set- light wood color- \$375. Queen pillowtop mattress- \$195- orig. \$ 550. Queen comforter sets \$20 ea. Queen bed mattress/box frame \$175. 561-681-1603.

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November Happenings

BY KRISTY BROWN



Welcome back to all the snowbirds. A lot has changed since you've been gone. Some things have remained the same. Most of the clubs are back in session this month. We are also offering some new classes. Please refer to the class schedule and class descriptions in this paper to see if any of them pique your interest. Remember, the classes change often, so it's good to pick up a copy from my desk to see if new classes have been added or if the start dates have changed. If you have a new class idea or would like to teach here at Century Village, please contact me in the class office from 9am until 4:30pm Monday through Friday. Please also review the Organizational News for a list of clubs. If you do not see a particular club listed, please advise the club to advertise next month by emailing ucoreporterwpb@gmail.com. Ads must be submitted by the 7th of

the month to be included in the following month's paper. If you're not sure whether a club is meeting and it's not listed, please feel free to call me. If you have a club and want to advertise on channel 63, please also check with me on the requirements. Thank you to all who attended the Halloween Dance; it was a huge success. If you are interested in buying tickets for the New Year's Eve Dance or the Sweetheart Ball, tickets will go on sale in the Ticket Office only, starting at 9am on Monday, December 8th. Remember to bring a Resident ID for each ticket purchased, unless it is for a guest. If you purchased season tickets, please stop in the Ticket Office with the Resident ID for each person listed on the order form to obtain your tickets. If you want to receive emails regarding future shows, please go to our website at: www.centuryvillagetheater.com. Go to the 2nd line on the page and click on the box that reads: Join email list, then fill out all information. You will receive an email to confirm.

Don't forget to vote on Tuesday, November 4th from 7am until 7pm. Please check your voter's registration to confirm where your precinct is located. Tuesday night Karaoke with Janisse will begin that night, but will be located at the Guest Pool (food and drink permitted) due to elections. If the weather is bad, please go to Meeting Room C (remember, no food or drink allowed in this room). For those of you who enjoy playing Bingo, some minor changes have been made: Bingo cards are available for purchase starting at 5:30pm now instead of 5pm every Wednesday. The game begins at 7pm as usual. We look forward to seeing you there. Brought to you by popular demand, we now have Pickleball courts at the Somerset Pool. If you do not know how to play, please come watch every Monday, Wednesday and Saturday mornings at 9am. You can also visit the website with the official rules at <http://www.usapa.org/>. You must supply your own equipment which can be purchased at Sports Authority or Walmart. Please remember to call ahead to

check availability as some stores are currently sold out. Duplicate Bridge is back in session in the Hastings Card Room every Monday night at 7pm. Please contact the instructor, Liz Dennis 684-5860, for questions. Cost is \$5 each week and the game is sanctioned. If you do not know how to play but wish to learn, Liz will offer classes, including Supervised Play Bridge. We are now offering a much needed service here in the clubhouse. The Social Security Administration closed its West Palm Beach location, so we now have representatives come every two weeks to offer their services. If you need to see a representative, please come into the Ticket Office early to sign up. You will also need to sign in the day you arrive to see a representative and they will take you in order of arrival, so please be prepared to wait. The Reps are here from 9am until 2pm, so the earlier you arrive the better. The dates for November are the 11th and the 25th. And as always, enjoy yourselves! Life is too short!



Photo by Ken Graff

Hastings Fitness Center Class Schedule

NOVEMBER 2014 THROUGH APRIL 2015

	MONDAY		TUESDAY		WEDNESDAY	THURSDAY		FRIDAY			
8:30	DANCE AEROBICS (8:30 - 9:15AM)		ADVANCED AEROBICS (8:30 - 9:15AM)		LOW IMPACT AEROBICS (8:30 - 9:15AM)	ADVANCED AEROBICS (8:30 - 9:15AM)		DANCE AEROBICS (8:30 - 9:15AM)			
8:45											
9:00											
9:15											
9:25	WEIGHT TRAINING (9:25 - 10:00AM)		AEROBICS WITH WEIGHTS (9:20 - 9:45AM)		WEIGHT TRAINING (9:25 - 10:00AM)	AEROBICS WITH WEIGHTS (9:20 - 9:45AM)		WEIGHT TRAINING (9:25 - 10:00AM)			
9:30											
9:45											
10:00	HATHA YOGA (10:00 - 11:45AM)	WATER AEROBICS (10:00 - 11:00AM) BY: ARLEEN	PILATES (9:45 - 10:15AM)		HATHA YOGA (10:00 - 11:45AM)	TAI-CHI (PAID CLASS) ALL LEVELS BEGINNING: NOV. 6TH (10:15 - 11:15PM) BY: JERRY		HATHA YOGA (10:00 - 11:45AM)	WATER AEROBICS (10:00 - 11:00AM) BY: ARLEEN		
10:15											
10:30											
10:45											
11:00											
11:15											
11:30			AQUA AEROBICS EXERCISE (10:15 - 11:00AM)								
12:00											
12:15											
12:30											
12:45			CONSULTATION 12:00 - 12:30PM		CONSULTATION 12:00 - 12:30PM			CLASSES BY: BLANCA			
1:00	LUNCH 1:00 - 2:00PM		LUNCH 1:00 - 2:00PM		LUNCH 1:00 - 2:00PM	LUNCH 1:00 - 2:00PM		HI-LOW AEROBICS 12:00 - 1:00PM			
								BODY SCULPTING 1:00 - 2:00PM			
1:15											
1:30											
1:45											
2:00	SIT FIT YOGA (2:00 - 3:30PM)		RELAX WITH YOGA (2:00 - 3:30PM)		SIT & FIT YOGA (2:00 - 3:30PM)	RELAX WITH YOGA (2:00 - 3:30PM)		STRETCHING 2:00 - 3:00PM			
2:15											
2:30											
2:45											
3:00											
3:15											
3:30											
3:45											
4:00											
5:00											

FREE EXERCISE CLASSES PROVIDED AT HASTINGS FITNESS CENTER BY: JANETTA AND BLANCA

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It’s just to give a helping hand

It’s just to give some of yourself
It’s not what you can buy with wealth
It’s not for medals won with pride
It’s for the feeling down deep inside

It’s your reward down in your heart
It’s feeling that you’ve been a part
It’s helping others far and near
That makes you want to be a volunteer

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UPPER FLOOR CORNER 1 BED/1½ OR 2 BATH

Northampton E tile, C/A, water view, new kitchen & baths, fitness	\$29,900
Cambridge B partly furnished, tile, C/A, rentable, fitness	\$45,000
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
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	\$23,500
Chatham A fully furn., corner unit, carpet	\$29,000
Salisbury B tile, rentable, furnished, east gate	\$22,000
Camden G rentable, unfurnished, near west gate & pool. Beauty!!	\$26,000
Sussex B bright, furn., carpet, new C/A, outside crnr., 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
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

Windsor B tenant in place, water view, furnished, new kitchen	\$25,000
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
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
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

Cambridge F furn., C/A, tile, rentable	\$37,000
Kent I carpet, furn., near Kent pool, rentable, garden view	\$35,000
Dorchester F fully furn., carpet, tile, excellent condition	\$37,000
Chatham J carpet, vinyl flr., part. furn., garden view, C/A/H	\$49,300
Oxford 200 carpet, C/A, lift, dog friendly, W/D can be installed in unit	\$52,000
Oxford 200 new kitchen, lift, not rentable, new A/C, new porcelain flrs.	\$75,000
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
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
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	\$38,000
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
Stratford M beautiful, redone, tile, unfurn., new kitch & baths, rentable	\$65,000

GROUND FLOOR 1 BED/1½ BATH

Windsor H unfurnished, cable, near east gate, fitness, pool	\$24,000
Southampton A central A/C, 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
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
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
Windsor R tile, new kitchen, new everything! east gate & fitness	\$21,000

GROUND FLOOR CORNER 2 BED/1½ OR 2 BATH

Chatham H new kitchen, water view, lots of upgrades	\$40,000
Chatham M water view, partially furn., new A/C, kitchen, hurr. shutters	\$39,900
Cambridge F C/A, carpet, furnished, near Cambridge pool, bike path	\$37,000
Kingswood C carpet, C/A, new water heater, kitchen sink & garbage disposal	\$37,500
Camden D water view, lots of light, nicely decorated, near west gate	\$46,000
Sussex L tile, new appliances., furn. w/ electronics, C/A	\$74,900
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

UPPER FLOOR 1 BED/1½ OR 2 BATH

Greenbrier B fully furnished, carpet, elevator	\$29,900
Northampton B furn., waterview, near pool, open kitchen to living area	\$23,000
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

Dorchester F tile, near pool, part. furn., excellent condition	\$37,000
Canterbury I W/D, newer kitchen, furn. neg., wood floors, ceiling tile	\$49,900
Oxford 200 new kitch., lift, not rentable, new A/C, new tile flrs., new fridge	\$75,000
Windsor G inside crnr., 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	\$57,000
Oxford 200 pet friendly, new master bath, tile, W/Dryer allowed, new C/A	\$56,500
Somerset F out. crnr., 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	\$33,000
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

SPECIAL FEATURES

Oxford 200 upper floor, 2 bed, 2 bath, new A/C, new water heater, pet friendly, D/W, new fridge & stove, new front bath, new toilets, large spacious rooms, tile floors, beautiful garden view **\$75,000**

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

See Annual & Seasonal Rentals on Page 8



Caregiver Services
CSI
Caring Comes First

• No Minimums • Accept Long Term Care Insurance, Private Pay, Medicaid Managed Care Programs, and Veteran Benefits • One Hour Visits to 24 Hour Live-In Care • Respite Care, Personal Care • Transportation for Doctor's Appointments, Grocery Shopping and Pharmacy Pickup • Safety Assessments and Medication Management • Light Cleaning, Laundry, Linen Change

RSVP REQUIRED
For all events

November 2014

For more info and to RSVP call
561-373-0329

Monday	Tuesday	Wednesday	Thursday	Friday
3 11:30-1pm - Medical Monday Lunch with the Doctor.	4 9-10am - Blood Pressure Clinic. Come by the office for a free check.	5 11am - Ladies Fashion, Accessorizing Tips, Make you look Younger, Slimmer and Happier.	6 10am - Arnie the Son you Wish You Had - What to do when it's time for Relocation and Placement.	7 10am - Learn Sign Language and Free Hearing Screen . 2pm - Reality Diabetes with Marci Sloane Fitting Diabetes into your life with reasonable choices.
10 10am - American Eldercare - The Benefits of the States Long Term Care Program.	11 9-10am -Blood Pressure Clinic. Come by the office for a free check.	12 10am – RDP Therapy Benefits of Homecare Combined.	13 10am - Long Term Care Policy Review. Did you buy a policy and need us to review it for you so you are aware of your coverage?	14 11:30am - LUNCHEON with Trustbridge, Music Therapy Choices.
17 11:30-1pm - Medical Monday Lunch with the Doctor.	18 10am - Blood Pressure Clinic. Come by the office for a free check. 12noon – LUNCHEON -You don't have a Long Term Care Policy? We have the program for you.	19 9:30am-10:30am Breakfast with Celebration Cruise Line. Learn about daily sailings out of Palm Beach.	20 10am - Division of Senior Services. Do you know what County Benefits are offered? 2pm - Learn Sign Language and Free Hearing Screen.	21 11am - Area Agency on Aging - Medicare Advantage Plans Presentation. 1pm - "Treat your feet before the Holiday Rush" Come relax and get pampered with foot soaks and facials.
24 2pm - Zak Sabry Professor - "Helping Families and Friends Stay Healthy."	25 9-10am - Blood Pressure Clinic. Come by the office for a free check.	26	27 OFFICE CLOSED IN OBSERVANCE OF HOLIDAY	28
We are your onsite neighbor in the Century Medical Care Center, Suite 200				

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ANNUAL RENTALS

GROUND FLOOR 1 BED/1BATH

Northampton L tile, unfurn. new kitchen, garden view.....\$650

Berkshire A furn, tile, water view, corner, near laundry.....\$700

Northampton I unfurn., garden view, close to parking\$650

UPPER FLOOR CORNER 1 BED/1.5 BATH

Northampton E C/A, bike path, fitness.....\$650

Windsor P unfurn, tile, C/A, upgrades, near pool.....\$650

corner, near laundry.....\$700

UPPER FLOOR 1 BED/1BATH

Windsor P tenant in place, fully furn., new kitchen, patio.....\$700

Norwich E furn/unfurn, carpet, east gate, fitness\$725

Kingswood E prettiest around, tile, close to parking\$675

UPPER FLOOR CORNER 1 BED/1.5 BATH

Cambridge E C/A, carpet, furn., near pool, bike path\$800

UPPER FLOOR 1 BED/1.5 BATH

Sheffield C water view, carpet, tile, unfurnished.....\$675

SEASONAL RENTAL

UPPER FLOOR 1 BED/1BATH

Andover M fully furnished, carpet C/A, water view..... \$1100

SALE OUTSIDE CENTURY VILLAGE
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ATTORNEYS AT LAW

Karen Levin Alexander Georgiana Fratella Dambra
kalexander@addlawpb.com gmdambra@aol.com

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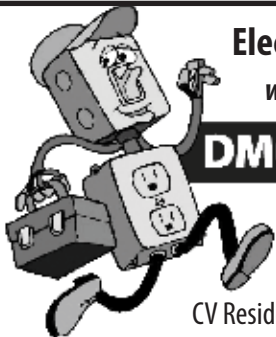


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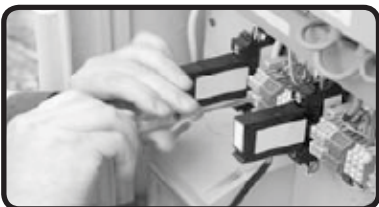
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B U S S C H E D U L E S

Shuttle Bus Route External					Perimeter Run at 12:45 PM					Effective November 1, 2014				
Clubhouse	9:00	10:00	11:00	0:00	12:00	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	9:26		11:22	#		1:22		3:22						
Century Plaza	9:31	10:31	11:31	#		1:31	2:31	3:31	4:31					
Emporium Shoppes	9:37	10:37	11:37	#		1:37	2:37	3:37	4:37					
Bellantes	9:42	10:42	11:42			1:42	2:42	3:42	4:42					
Morse Home Pick-up				#		1:48								
Post Office Drop off / Pick Up					Tuesday & Thursday Only		2:47	3:47						
Perimeter Drive					On Request					On Request				
Clubhouse	9:48	10:48	11:48	#		1:45	2:55	3:55	4:55					

Excursion Trips				
Wednesday	November	5	Wellington Mall	
Wednesday	November	12	City Place - <u>3 to 8:00 pm</u>	
Wednesday	November	19	Festival Flea Market	
Wednesday	November	26	Lake Worth Beach	

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	5:45
Morse Home Pickup						1:48				
Clubhouse	9:45	10:45	11:45	#		1:55	3:00	4:00	4:45	6:00

FRIDAYS - Palm Beach Outlet Mall
Depart: 10:00 Pickup 2:48 pm
Depart: 11:00 Pickup 3:48 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	
Publix	9:15	10:15	11:15		Drivers	1:15	2:15	3:15	4:15	
as Requested				#	Lunch					
POINT OF SERVICE				#						
Clubhouse	9:45	10:45	11:45		12:45	1:45	2:45	3:45	4:45	
Saturdays, Sundays & Holidays Bus Route (Combo)										
Clubhouse	9:00	10:00	11:00	#	12:00	1:00	2:00	3:00	4:00	5:00
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

All riders MUST show
The Century Village ID

NO Saturdays or Sundays

Holiday Bus will run on:
New Year's, Thanksgiving
and Christmas Day

Internal Bus Schedule

Internal Bus Route # 1					Perimeter Run @ 8:45 am & 11:45 am					Effective November 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	Except Saturdays and Sunday					
Wellington L & M	8:15	9:15	10:15	11:15		1:15	2:15	3:15	4:15		6:15	7:15	8:15	9:15	10:15
Andover	8:19	9:19	10:19	11:19		1:19	2:19	3:19	4:19		6:19	7:19	8:19	9:19	10:19
Kingswood	8:25	9:25	10:25	11:25		1:25	2:25	3:25	4:25		6:25	7:25	8:25	9:25	10:25
Medical Plaza		(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		10:40			1:40		3:40			6:40				
Clubhouse	8:50		10:50			1:50		3:50			6:50				
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		9:35	10:35				2:35		4:35		7:35				
Clubhouse		9:45	10:45				2:45		4:45		7:45				
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		1:35		3:35					8:35		
Clubhouse				11:45		1:45		3:45					8:45		

Please note: on Saturdays ALL the Internal Bus Routes will drop off at Anshei Sholom on the 9 AM run.
Please note: Monday thru Friday 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 11:45 AM

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561-624-6464

Open Monday - Friday 10am - 5pm, Saturday 10am - 3pm, Sundays & evenings by appointment

**PROMPT APPOINTMENTS FOR HOUSECALLS AND BANK VAULT VISITS
NOW AVAILABLE FOR YOUR CONVENIENCE AND PEACE OF MIND**



www.southfloridacoins.com





Serving our Senior Community

Local SUBWAY® restaurants are committed to serving quality food our senior communities can feel good about. In fact, the SUBWAY® menu includes a variety of foods certified by the American Heart Association.

You will find the AHA Heart Check on all SUBWAY FRESH FIT® meals featuring a variety of 6-inch subs along with a selection of salads. These meals meet the Heart Check's nutritional criteria for levels of sodium, calories, cholesterol, saturated fat and trans fats.

When made to standard formula, a 6-inch SUBWAY® sandwich includes two full servings of vegetables, contains essential nutrients like vitamin A and iron, and is free of artificial trans fats. All SUBWAY® bread is fortified with calcium and vitamin D, and a 6-inch sub includes the nutrients equivalent to a glass of milk. When made on 9-grain Wheat or Honey Oat bread, each sub contains at least 20% of the daily value of fiber.



EARLY BIRD SPECIAL



BUY ONE GET ONE FREE

BUY ANY SUB AND DRINK, GET ANY SUB OF EQUAL OR LESSER PRICE FREE

from 4PM to 6PM

ONLY VALID AT

6080 OKEECHOBEE BLVD.
WEST PALM BEACH,
FL 33417
561.686.2299

4375 BELVEDERE RD.
WEST PALM BEACH,
FL 33406
561.721.3839

For a limited time only at locations listed on coupon. Additional charge for extras. Price applicable tax. No cash value. Not for sale. One coupon per customer per visit. Coupon must be surrendered with purchase. May not be combined with any other offers, coupons or discount cards. Visit www.subway.com for details. ©2014 Doctor's Associates Inc. SUBWAY® is a registered trademark of Doctor's Associates Inc.

Please reach out to your local SUBWAY® restaurant to cater your next event with our made-to-order sandwich platters, provide food for any sort of trip with our SUBWAY to GO™ meals, or to simply be a destination for a group lunch or dinner trip. Think of SUBWAY® if you are coordinating any activities for your residents or members. No matter what activity you have planned, let SUBWAY® restaurants be your dining destination. Please reach out to the Okeechobee location (561.686.2299) or the Belvedere location (561.721.3839) to discuss any special offers and so that we can make sure you and your group have a wonderful SUBWAY® visit that you can feel good about.

To meet the American Heart Association nutritional criteria, certified meals include designated 6" sub built to standard formula and include apple slices and water. Visit Subway.com/heartcheck for details. While many factors affect heart disease, diets low in saturated fat and cholesterol may reduce the risk of this disease. Catering orders must be placed 24 hours in advance. ©2014 Doctor's Associates Inc. SUBWAY® is a registered trademark of Doctor's Associates Inc.



SUBWAYCATERS™
LET SUBWAY® BE A PART
OF YOUR GROUP PLANS